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# FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

## ADRIFT IN THE SEA. OR, THE TREASURE OF LONE REEF.

By A SELF-MADE MAN.



The two boys halted. It was evident that both of the castaway sailors would injure them if they advanced. "Get off of Lone Reef!" yelled the man with the upraised club.  
"The treasure is ours; you'll get no part of it!"

# Fame and Fortune Weekly

## STORIES OF BOYS WHO MAKE MONEY

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## ADRIFT IN THE SEA

OR,

## THE TREASURE OF LONE REEF

By A SELF-MADE MAN

### CHAPTER I.

#### DISINHERITED.

"I believe everybody is here," said Lawyer Ephraim Croker, in thin, rasping tones, gazing around the plain little parlor, with its old-fashioned horsehair-stuffed furniture, faded and well-worn carpet, what-nots filled with gee-gaws, and the walls ornamented with cheaply-framed pictures—mostly family portraits, "so I will proceed to read the last will and testament of the late Ann Jerusha Stebbins, spinster."

The legal gentleman dipped one hand into a small grip that stood on the marble-topped table at which he was seated in the center of the room, and took out an oblong legal document.

Before him were grouped Jack Gale, the nephew of the deceased; Tom White, the gardener; Molly, the cook; Sally, the housemaid, and Jimmy Jones, whose position in the household was somewhat indefinite, though he was recognized as a sort of boy of all work.

Every one except Jack, who was a bright, good-looking lad of eighteen years, with a frank and open countenance, looked with awe at the folded paper, which rustled and cracked from stiffness as the lawyer unfolded it with great deliberation.

Mr. Croker, who was a distant relative of the testatrix, seemed in no rush to disclose the contents of the will.

He removed his spectacles and wiped them slowly and carefully with his handkerchief, while he looked around on the persons assembled.

He was a middle-aged, crabbed-looking man, short in stature, and dressed in a seedy suit of black.

Immediately after the death of Miss Stebbins, he appeared at the house and took charge of everything.

He made such niggardly arrangements with the undertaker that Jack Gale, who had been very fond of his aunt, resented his methods, and was backed up by the servants, who, from long service, had grown attached to their late mistress.

The lawyer defended his actions by stating that it was the deceased's wish that her funeral be as plain as possible, and, as executor of the will, he felt bound to carry out her desires to the letter.

At any rate, he carried his point, much to the dissatisfaction of the household.

Mr. Croker, after polishing his glasses, blew his nose with a trumpetlike sound, readjusted his spectacles, and took up the paper again.

"Hem!" he said, with another glance around, and then proceeded to read the usual preamble with which all wills drawn by a lawyer commence.

After that he continued as follows:

"Firstly, I give and bequeath to Mary Brown——"

"That's me," ejaculated the cook expectantly.

"Don't interrupt me, please," said the lawyer in a severe tone. "I give and bequeath to Mary Brown, my cook, who has served me faithfully for twenty years——"

"And nine months," interjected Mary eagerly.

"The sum of one hundred dollars in gold coin," said the lawyer.

Molly looked disappointed at the smallness of the legacy,

as she had been led to expect a much larger one, and the others appeared surprised, especially Jack, who remembered his aunt had told him she intended to leave the cook five hundred dollars."

"Did you say one hundred dollars, Mr. Croker?" he ventured to ask.

"I said one hundred dollars," replied the lawyer, frowning upon him.

"Are you sure there isn't some mistake?" persisted the boy. "My aunt told me——"

"No mistake whatever. Please don't interrupt," said Mr. Croker sharply. "Secondly, to Sarah Popple——"

The housemaid uttered a slight giggle.

"The sum of fifty dollars in gold coin."

"Oh!" cried the disappointed girl.

"Thirdly, to my gardener, Thomas White, the sum of twenty-five dollars in gold coin," went on the lawyer.

The man accepted the announcement quite stolidly.

"Fourthly, to James Jones, my boy about the house, ten dollars in gold coin."

Jimmy grinned, for even ten dollars looked considerable to him.

"Fifth and lastly I give and bequeath to my beloved second cousin——"

"Who is that?" cried Sally impulsively.

"Will you be quiet, young woman?" cried Mr. Croker tartly. "My beloved second cousin, Ephraim Croker——"

An astonished exclamation from the cook and the housemaid once more interrupted the lawyer.

"My house and the grounds appertaining thereto."

The four servants looked at Jack, who merely stared at the lawyer.

"All my household furniture——"

"All the furniture?" cried Molly.

"Pictures, books, ornaments, plate——"

"What? The plate, too!" gasped Sally.

"Wearing apparel——"

"Why, Miss Stebbins promised me her——" exclaimed Sally.

"Will you be quiet?" said the lawyer.

"And she promised me her——" put in the cook.

"Money," continued Mr. Croker, "in the house, in the bank, and everything of which I die possessed."

"Why, your name isn't mentioned at all, Jack," cried Sally in amazement.

"I don't believe Miss Stebbins ever made that will," asserted Molly. "Why, you were her favorite, Jack. You lived with her, and I know she thought the world of you. She never would have treated you so——"

"I haven't finished yet," said Mr. Croker, in an unruffled tone. "Here's a codicil to read."

"A codysill!" cried Sally. "What's that?"

"It's an addition to the will, and is sometimes of very great importance."

"Let's hear the codysill," said Sally expectantly. "Maybe your name is mentioned in it, Jack."

"I give and bequeath to my beloved nephew——"

"That's you, Jack," screamed the housemaid. "You're goin' to get somethin' after all. Maybe it's the money."

"Or the house and grounds," hazarded the cook.

"My beloved nephew, John Gale, who has been almost a son to me——"

"Of course you have," said Sally, while the cook nodded.

"The family Bible, hoping he will read it daily and take its lessons to heart, thereby growing up to be a worthy son of his father," concluded the lawyer, beginning to refold the document.

"Is that all?" cried the astonished Sally.

"That is all," replied Mr. Croker calmly.

"Then all I've got to say is it's an outrage," said the girl indignantly.

"Take care, young woman," said the lawyer sharply.

"I don't care. I've a right to speak my mind. The idea of Miss Stebbins leavin' you, an outsider, everythin', and her own nephew nothin' but a Bible. It's—it's shameful, scandalous——"

"So it is," agreed the cook. "I don't believe she ever made that will."

"Neither do I," cried Sally. "It's a forgery."

"How dare you insinuate such a thing!" ejaculated Mr. Croker angrily.

"I'll say what I please. My tongue's my own," retorted the housemaid.

"Be careful. I could bring an action against you, young woman."

"What do you mean by that?" she snapped.

"I could bring you into court and make you take back your words."

"I'd like to see you do it, you old dried-up apology for a man," cried the angry girl.

"Remember, young woman, that this place belongs to me, and if you wish to retain your place——"

"I wouldn't work for you five minutes. Give me my fifty dollars, and I'll go this very day."

Mr. Croker made no reply, but putting the will in his grip, snapped the lock, took up his hat and left the house.

During the heated discussion between the housemaid and the lawyer, Jack Gale never made a move, or seemed aware of what was going on.

He sat with his eyes bent upon the carpet, and he seemed to be thinking.

With the departure of Mr. Croker, Sally aroused him by saying:

"I'm sorry for you, Jack. I think your aunt treated you in the most——"

"That will do, Sally. I have no fault to find with my aunt. She had the right to leave her property to whoever she chose."

"But she ought to have left you the house, or, at least, her money."

"She didn't, so what's the use of talking about it?"

"I don't believe she ever made that will," said Molly, wagging her head in a positive way. "It must be a forgery."

"Mr. Croker is a lawyer, and he wouldn't dare produce a spurious will."

"Why wouldn't he dare do it? I've heard of it bein' done many times."

"It's a State prison offence, and a lawyer would be soaked harder than anybody else, on account of the oath he took when admitted to the bar, and his confidential relations with his clients."

"I don't care," spoke up Sally. "Mr. Croker looks capable of doin' anythin' mean and underhanded."

"I don't think Mr. Croker has courage enough to take the chances of going to San Quentin."

"I wouldn't trust him. The way you were left out of the will isn't the only queer thing about it. Molly only got a measly hundred dollars, and you told her yourself that Miss Stebbins said she intended to give her five times as much."

"That's true. She did tell me so. And you ought to have got more, too. You have been with my aunt nearly ten years, ever since you were a little girl."

"Doesn't that prove that that ain't her will?" cried Sally triumphantly.

"No. The will, however, must be proved in court. The two witnesses who were present when my aunt signed it will be called upon to swear that they saw her put her signature to it."

"Who are the witnesses?"

"Mr. Croker didn't mention their names."

"Maybe he was afraid to."

"I don't think so. Why should he be?"

"If there is anything wrong about the will——"

"I don't believe there is anything wrong about it."

"Aren't you goin' to make a fuss about gettin' nothin' but the Bible?"

"It wouldn't do me any good."

"Then you're goin' to let that old bald-headed thingamay take everythin'?"

"I don't see how I can prevent him coming into possession of what he is entitled to under my aunt's will."

"What are you goin' to do, then? It would be just like that old lawyer to turn you out of the house."

"I have no intention of staying here, even if Mr. Croker invited me to do so."

"Where will you go?"

"Most likely to San Francisco, where I'll look for something to do, and make my own way ahead in the world."

"You always expected to be your aunt's heir. You must be dreadfully disappointed."

"I am disappointed; but what can I do? She has left her possessions to Mr. Croker, and there is nothing left for me to do but dig out."

"It's a shame. A downright, burnin' shame."

"I thank you for your sympathy, Sally, and I know the rest of you feel the same way, for we've always been good friends."

The cook and the gardener nodded, while Jimmy Jones just stared.

"Don't throw up your situation here, Sally, if the lawyer is willing to keep you, for his money is as good as anybody else's. You're used to the place, and it will be more like home to you than anywhere else. He'll doubtless take up his residence here while the will is being probated. What he will do with the property after his rights are confirmed is, of course, a problem at present."

"When are you thinking of leaving?" asked the gardener.

"As soon as possible—maybe to-morrow."

"So soon!" ejaculated Molly.

"Yes. I have to hoe my own row now, and I can't get on the job too quick."

Thus speaking, Jack walked out of the room.

## CHAPTER II.

### JACK SECURES A POSITION.

The house which had been Jack Gale's home for several years was in the suburbs of a quiet little village in Napa County, California, about fifteen miles from the nearest branch of the Southern Pacific Railroad.

Jack, having made up his mind to make a start for himself in the world, now that his expectations from his aunt had ended in smoke, lost no time in packing his belongings in his trunk.

He took the liberty of taking possession of his legacy, the family Bible, and he proposed to regard it as one of his choicest possessions.

He stowed it carefully away with his other traps, and when he retired that night everything was ready for his immediate departure.

After breakfast next morning he called on Mr. Croker at his office, and told him that he was about to leave the neighborhood for good.

"Where are you going?" asked the lawyer in some surprise, not unmixed with satisfaction, for he had figured that he would be obliged, for appearances' sake, to keep Jack at the house during the months that must elapse until the estate was finally settled.

"San Francisco."

"What do you expect to do there?"

"Make my living, for I have to depend on my own exertions now."

"I suppose you'll need some money to pay your way and keep you till you get a position. I can let you have fifty dollars."

"I have some money, but, on the whole, I'll accept your offer and regard it as a loan to be repaid when I can afford to do so."

The lawyer was so pleased to have him go away that, though he regarded fifty dollars as a considerable amount of money, he was willing to take the chances of never seeing it again.

Accordingly, he went to his safe, counted out the fifty and handed it to the boy.

"Shall I give you an I. O. U. for this, sir?" asked Jack.

Mr. Croker did not regard his note as worth much, but he thought he might as well have it, since the boy suggested it.

So he wrote out a note, payable on demand, and Jack signed it.

"Now, good-by, sir."

"Are you going right away?"

"I am. I shall have the gardener, Tom White, drive me to the station with my trunk after lunch."

"Good-by, Jack," said the lawyer, shaking hands with him. "I wish you luck."

It was a mere perfunctory wish, and he did not dream that before the year was out Jack would run up against such luck as would make the lawyer's legacy under Miss Stebbins's will look like thirty cents.

A few hours later Jack was aboard a train speeding toward Benicia, where he would cross the strait and con-

tinue on to San Francisco via Oakland and the ferry boat across the bay.

He was not a stranger to the Golden City of the West, having spent many years of his early life there, so he knew just what he would do when he reached the ferry house at the foot of Market Street.

He reached San Francisco a little after five, and not bothering with his trunk, he took a car and rode as far as the junction of Montgomery Street where he got off and walked to the Russ House.

Here he registered for the night, and after breakfast next morning he looked over the boarding houses advertised in the Morning Call.

Picking out several he started on a tour of inspection.

He wanted a cheap and cosy place, where only one or two boarders were taken, and after an hour's tramp he found just what he wanted on Tehama Street.

A motherly woman received him.

She occupied a small frame house with her son and two daughters, and she had accommodation for only one boarder.

She named a moderate price, and as the room, though small, looked comfortable, Jack closed with her at once, paid a deposit and started for the office of the Pacific Transfer Company to arrange for the delivery of his trunk at his new home.

Jack ate his lunch at the hotel, as he was entitled to it, and then taking his grip went back to his boarding place, paid the rest of the sum due for his first week and took possession of his room.

He spent the rest of the day walking about the city, and picking up landmarks once familiar to him.

When he returned home for dinner, he found his trunk in his room.

He was called to dinner about six, and was then introduced to his landlady's son and daughters.

He found the family, as a whole, a congenial one, and they, on their part, took quite a fancy to him.

Their name was Mason, the boy's Fred, and the girls', Fanny and Clara.

They were persons of some refinement, who had come down in the world when the husband and father died and left nothing but a small life insurance.

Jack was up early next morning and had several places picked out of the paper to apply to for a job when breakfast was ready.

Several days passed, however, before Jack caught on, and then he secured what seemed to be an uncommonly good position by accident.

He was standing on the corner of Battery and Sacramento Streets late in the afternoon, after having exhausted his chances for the day, when he saw a good-looking, well-dressed man of perhaps thirty years start to cross the street toward him.

He had reached the center of the thoroughfare when a rapidly-driven hack turned the corner and bore down on him.

He didn't see his danger, but Jack did.

The boy sprang forward, seized him by the arm and pulled him clear of the wheels of the vehicle.

The man then woke up to the peril he had escaped.

"Thanks, boy, you saved me from being run down. Come to my office and I will make it all right with you."

Jack accompanied him readily enough.

He had no intention of accepting pay for the service he had rendered the gentleman, but he thought the rescued man might be able to get him a situation somewhere in the vicinity of his own place of business.

They walked along Battery Street, with its frowning warehouses and shipping establishments, in silence, the gentleman, apparently, having something of moment on his mind.

Finally he entered a narrow doorway where a pair of stairs led upward and curtly told Jack to follow him.

The boy noticed a well-worn sign over the door, which read "Geo. Sharpley & Company."

At the head of the stairs, to the left, was a door, on which the same name appeared, with the word "Office" under it.

The gentleman entered and Jack followed.

The boy saw he was in a counting-room, with a small space railed off for callers.

Half a dozen or more clerks were at work over tall desks strung along, back to back, against the window.

The room looked dingy and musty, for the building was one of the early solid structures of San Francisco, and an air of business permeated the atmosphere.

Jack's conductor walked straight to the door of a room marked "Private," and strode in as though he was the boss of the place, as, in fact, he was.

"Sit down," he said, pointing to a chair beside an old-fashioned mahogany desk, and Jack took his seat while the gentleman hung up his hat and overcoat.

A cheap clock hung against the partition, and the hands pointed to the hour of half-past four.

Although it still wanted two hours of sunset, that luminary was veiled by the incoming fog from the ocean, and a sort of twilight prevailed in the room.

The gentleman lighted the plain gas jet over his desk, sat down and looked at the boy.

"What is your name, young man?" he inquired.

"Jack Gale," replied the lad.

"You have done me a great favor—indeed, it's quite possible you may have saved my life—what can I do for you in return? If you will accept a sum of money I will be pleased to hand you any reasonable amount."

"No, sir; I don't want any money for what I did, but you may be able to do me a favor."

"Name it, and if within my power it shall be granted."

"I am looking for a situation, sir. Maybe you can put me in the way of one?"

The gentleman looked him over sharply before replying.

"What kind of a position do you want?"

"Anything where I can make myself useful and be promoted when I deserve advancement."

"Write a sentence on that pad and sign your name in your usual style," said the gentleman, handing him a pen.

Jack complied in an offhand way.

The gentleman looked at his effort and nodded approvingly.

Then he studied the boy's face searchingly.

"Do you think you would like to learn the shipping business?" he asked.

"Yes, sir; I think I would."

"My office boy left last week, and the position is open. You may have it."

"Thank, you sir," replied Jack joyfully.

"As to wages, when we take on a boy they are merely nominal for the first six months. You live with your parents, I presume?"

"No, sir. I have no parents. I am out in the world on my own hook."

A peculiar light flashed in the gentleman's eyes, and he gave Jack another steady look.

There was something in his eyes that did not favorably impress the boy.

"Are you living by yourself?"

"Yes, sir."

"Born and brought up in the city?"

"Yes, sir; but for the last two years I have been living with my aunt in Napa County. She died a few days ago, and her death threw me on my own resources, so I came back to 'Frisco to get a new start."

A look of satisfaction flashed across the gentleman's face.

"Very well," he said. "In consideration of the fact that you have to pay your own way, and also because I am indebted to you for saving me from the hack, I will make an exception in your case on the wage question. You shall have ten dollars a week for the first six months. After that you will be raised by degrees and promoted as your talents warrant."

"Thank you, sir."

"Come with me," said the gentleman, rising.

He led Jack into the counting-room to the desk of his head bookkeeper.

"Mr. Jackson, this is our new office boy. His name is Jack Gale. His wages will be ten dollars a week till further notice."

"Ten dollars, sir?" ejaculated the bookkeeper in some surprise.

"I said ten dollars," replied the head of the house sharply. "He will report for work in the morning. Tell him the hours, and explain what will be expected of him."

The gentleman turned on his heel and walked back to his private room.

The bookkeeper made a note of Jack's name on a pad.

"Where do you live?" he asked.

The boy gave him his address.

"Show me a specimen of your handwriting in your customary style," he said, handing Jack his pen.

The boy dashed off a sentence to which he signed his name, as he had done in the private office.

"You write a good hand," said the bookkeeper. "I guess you'll do."

Jack learned in a general way what his duties would be and that his office hours were from eight till six, with an hour for lunch, then he was dismissed.

He walked home feeling that he had connected with a solid job, and was proportionately well pleased.

### CHAPTER III.

#### LOCKED IN.

The Masons congratulated Jack on getting such a fine job, and he rose considerably in their estimation, for they judged he must be a smart young fellow.

He reported promptly at eight o'clock next morning at the shipping house on Battery Street, and was introduced by the bookkeeper to one or two of the clerks.

He was placed at a desk and given some invoices to make out.

The clerk under whom he was doing the work found him apt and correct, and told the head bookkeeper that he seemed to be a great improvement on his predecessor.

Jack was soon on speaking terms with everybody in the room, and his polite ways and attractive, unassuming manners secured the good opinion of all hands.

He learned that the firm of Geo. Sharpley & Co. was one of the oldest in the city.

The original members were dead and buried in Lone Mountain Cemetery, and the sole boss was Philip Sharpley —the gentleman he had saved from being run down by the hack.

The house owned several ships in the Australian trade and carried charters on other vessels.

Three of the vessels were barques wholly devoted to bringing coal from Sidney.

The house had always borne a good reputation and therefore enjoyed the confidence of shippers.

Jack liked his job first rate and felt as happy as a lark.

His disappointment over the loss of a handsome legacy from his late aunt faded away, and he flattered himself that he never would miss it.

He wrote a letter to Sally Popple, the housemaid, acquainting her with his good luck, and in due time received a reply from her conveying the congratulations and best wishes of herself, Molly, the cook, and Tom White, the gardener.

Jimmy Jones, she said, had been discharged by Mr. Croker when he moved into the house, but otherwise things were going on as usual.

She filled out four pages with village gossip that she thought would interest Jack, and signed herself "Faithfully yours, Sally Popple."

One of the first errands Jack was sent upon was to Bacon & Co., printers, on Clay Street, to find out if the illuminated cards advertising the fact that the ship Morning Glory was ready to receive freight for Melbourne, Australia, were ready.

He found they had just been finished and carried them back to the office.

Then he was put to work mailing them to all the shippers of the city.

For a couple of weeks things went as merry as a marriage bell with Jack, and then he received a jolt that took his breath away.

One afternoon about half-past five Mr. Sharpley came out of his office with his hat and coat on, apparently bound home.

He lived in a fine house on Rincon Hill, on the south

side, and his coachman had been waiting for him for a full half-hour.

He paused at the railing, and, beckoning Jack over, handed him a sealed envelope.

"Take this to Captain Brant, of the Morning Glory. I suppose you know the vessel lies at Greenwich Dock?"

"Yes, sir."

"You have seen Captain Brant here, and know him by sight?"

"Yes, sir."

"This note is important, and you must hand it to the captain himself. If he isn't aboard either hunt him up or wait for him. Understand?"

"I do," replied Jack.

Philip Sharpley walked out and Jack prepared to go on his errand.

He told the head bookkeeper where he was bound, and that individual nodded.

Five minutes later the boy was on the street.

Greenwich Dock was at the foot of Battery Street, and there wasn't the least danger of Jack going astray even in the mist that now rendered objects rather indistinct in the street.

He walked fast and soon reached his destination.

The dock was deserted at that hour, as the longshoremen who were loading the Morning Glory had quit work on the stroke of five.

The watchman sat on a stool in the doorway of his little house at the head of the dock smoking, apparently not bothered by the foggy atmosphere.

Jack found a narrow stage that led to the poop of the vessel, and mounting this, reached the waist of the ship by way of a short flight of steps.

There was no one on deck, as far as he could see, so he went to the doorway of the passage communicating with the cabin.

There were several doors off this passage, one of which was open.

A light streamed through it, and Jack heard the rattle of dishes.

He looked in and saw it was the ship's pantry.

"Is Captain Brant on board?" he asked the steward.

"You'll find him in the cabin," was the reply.

The cabin door was at the end of the passage, so Jack opened it and walked in.

The skipper and his two mates were seated at the table, eating supper.

Captain Brant was a short, burly man, with black whiskers, a bronzed face, and dark, piercing eyes.

His manner was easy and good-tempered; but there was something in the expression of his countenance that Jack did not like.

"Hello!" he exclaimed, when he caught sight of the visitor. "Who have we here?"

"I have brought a note for you, Captain Brant," said Jack, advancing with the envelope in his hand.

"A note for me, eh?"

"Yes, sir; from Mr. Sharpley."

"Give it to me," said the skipper, reaching for it.

He tore it open and read it carefully with an air of interest.

"Sit down and have some supper," he said to Jack, as he placed the letter in his pocket.

"Thank you, sir; but I'm going straight home."

"You might as well eat with us, now you are here. Besides, I have to write a reply to the note you brought, which you will have to deliver to Mr. Sharpley. Steward," he shouted in fog-horn tones.

That person stuck his head in at the door.

"Set a plate for this young man and wait upon him," said the skipper. "Take the chair at the foot of the table, my lad. By the way, what is your name?"

"Jack Gale," replied the boy, as he took the seat in a diffident way.

He would have preferred to take his supper at his boarding place, as he felt like a cat in a strange garret in the cabin of the Morning Glory.

"You are employed in the shipping office, I suppose," continued Captain Brant.

"Yes, sir."

"You know where Mr. Sharpley lives, don't you?"

"Somewhere on Rincon Hill. I dare say I can find his house."

"That's at the other end of town, quite a distance from here. Where do you live?"

Jack told him.

"How long have you worked for Mr. Sharpley?"

"Not quite three weeks."

The captain looked a bit surprised.

"He seems to have a good deal of confidence in you."

Jack wondered what he meant, and then presumed it had reference to the letter he had brought.

"I sha'n't give him any reason to change his opinion," he replied, as the steward set some food and a cup of tea before him.

The skipper nodded approvingly.

In a few minutes Captain Brant retired to his stateroom to write his reply and the mates went to their rooms, leaving Jack to finish his supper by himself.

By the time the boy was done the skipper returned with the letter.

"Give this letter to Mr. Sharpley and no one else," he said, putting a strong accent on the last three words. "Better walk up to the Plaza and hire a hack. You will reach your destination quicker. Here is some money for your expenses," and he handed Jack a \$5 gold piece.

The fog was as thick as bean soup when the boy walked out on deck.

He had to feel his way carefully to the staging, which was provided with a guide rope on one side.

He left the dock and walked up Battery Street as far as Washington, up which he turned toward the Plaza, otherwise known as Portsmouth Square.

In the days of the gold fever this was the liveliest part of the town.

Before hiring a hack Jack stopped at a drug store and consulted the city directory, in which he readily found Mr. Sharpley's home address.

After that it was plain sailing for him.

In the course of an hour he reached his destination.

A servant answered his ring and he asked for his employer.

"I think he went out immediately after supper," she said. "Wait a minute and I'll find out."

She went away and in a few minutes came back with word that Mr. Sharpley had gone out to keep an engagement at his club.

"What club is it? I have an important message to deliver to him and I must find him," said Jack.

The servant had to retire again to find out the name of her master's club, as she didn't know.

"It's the California, on — Street," she said, when she got back.

So Jack returned to the hack and told the driver to take him to the California Club, thereby retracing a considerable part of their route.

Arrived at the brilliantly lighted entrance to the club, Jack paid the driver and dismissed him.

An attache stopped him in the vestibule.

"What's your business here, young man?" he asked.

"I want to see Mr. Sharpley," said Jack.

"What's your business with Mr. Sharpley?"

"I have an important letter to give him."

"Take a seat and I will see if I can find him."

Jack sat down and the attache walked away.

He was gone some time and the boy was growing impatient, when, happening to look down the corridor, he saw Mr. Sharpley and another gentleman cross to a stairway and walk up.

Jack hesitated whether to rush after them or not, for his experience with the attache indicated that outsiders were not permitted to wander around the building.

"I've only got to hand him this note, and then I'll leave," he told himself. "There can't be any harm in that."

Anxious to return home, he made a dive down the corridor and rushed up the stairs he had seen Mr. Sharpley and his companion ascend.

When he reached the landing above he caught a fleeting glimpse of the two gentlemen entering a room at the end of it.

Jack lost no time in following them.

He knocked at the door, but as he got no answer he ventured to open the door.

The room, dimly lighted by a single gas jet turned low, was empty.

Two doors led off the apartment.

Jack took the right-handed one at hazard, opened it and walked in.

He found himself in a small, boxlike room, dimly lighted like the other, and fitted up with a highly-polished round table and four chairs.

The place was unoccupied.

Jack, seeing he had taken the wrong door, was about to retreat when he heard his employer's voice quite distinctly through the partition, say:

"Pardon me one moment, Dudley, before we go into this matter let me make sure that the coast is clear. We must have no listeners for we have a perilous game to play."

"Yes, it's a ticklish game, and if we were caught at it the house of Geo. Sharpley & Co. would go out of business, while you and I would spend the next ten or fifteen years in San Quentin," replied his companion.

Jack was so staggered by what he had heard that he stood rooted to the spot.

A moment later he heard the key turned in the lock of the room he was in and removed.

"Gosh!" he ejaculated. "I'm shut in here and can't get out."

## CHAPTER IV.

### JACK OVERHEARS A CROOKED PLOT.

As he stood close to the partition, wondering what he was going to do, he heard the door of the adjoining compartment slam to, and Mr. Sharpley say:

"Now we may talk freely without fear of eavesdroppers."

"I am glad to hear it," returned the man named Dudley. "Let's get down to business. As I am your partner in this enterprise I want to know if we can thoroughly depend on Captain Brant. Sending a ship to sea to be lost is one thing, but having the job executed in a way that will insure success and, at the same time, stifle suspicion, is another."

"I have perfect confidence in him. He goes into this job with the full knowledge that the three of us sink or swim together."

"But if he should bungle the thing—"

"Don't worry about it. This won't be his first essay in that line. Do you recall the loss of the Shenandoah?"

"I do. It was the first ship you sent to sea after your father's death. Was Brant master of that vessel?"

"He was. We pulled together and divided \$60,000 profit between us after I took out the appraised value of the vessel."

"Quite a' tidy sum. I should think the captain would have retired on his share."

"Such was his intention, but he put his coin in a certain mining stock that was booming at the time. The bottom fell out of it and he lost every cent of his investment."

"Well, you didn't have any better luck, for you blew yours in trying to beat the tiger at his own game."

"I was a fool, and that's why I am making this second venture to recoup my losses at cards. We are both in the same boat, so to give you a lift I have taken you in with me this time."

"For which I ought to be truly thankful," laughed Dudley. "But to return to the Shenandoah. She foundered at sea, I believe, with the assistance of Captain Brant?"

"Yes, but close to the Stiletto Islands, so that no lives were lost. Captain Brant managed the affair admirably."

"Of course there was an inquiry by the Board of Underwriters?"

"Naturally. But not a taint of suspicion attached itself either to me or the master of the ship. The insurance companies paid up promptly, and that was the end of the matter."

"While the truth of the matter was you loaded a rotten ship with a worthless cargo, insured it at about twenty times its value, and arranged with Captain Brant to purposely wreck it. Am I right?"

"You couldn't have made a closer guess if you had

been interested in the scheme yourself," laughed Philip Sharpley.

"Then what has been done so well before may be done as well or better again, eh, Sharpley?"

"Precisely."

"But why have you selected the Morning Glory for this enterprise? I was on board of her yesterday, and upon my word she looks like a new vessel."

"That's because you couldn't see under the paint. She's nothing but a rotten hulk I bought up cheap. I had her patched up and then thoroughly repainted. Then I had her examined and secured a very fair rating for her. We are now loading up with a general cargo, but her lower hold is filled to the hatches with the bales and cases for which you are down as the consignor."

"And pray what do they consist of?" asked Dudley curiously.

"The, bales are filled with old rags and entered on the bills of lading as high-grade silks."

"Very clever, indeed. And the cases?"

"Are filled with old newspapers, books, and scrap iron, and entered as the best class of woolen goods, fine china ware, and expensive cut glass. All of which you are shipping to my agent in Melbourne to be sold on commission."

"And which never will reach their destination?"

"Of course not. It wouldn't be healthy for you if they did."

"I should imagine not."

"Now you understand your position in the matter?"

"Quite clearly."

"And you are ready to sign the documents that make you a partner in the enterprise?"

"Yes. I am ready to take the risk for one-third of the profits, for I believe Captain Brant shares equally with us."

"He does, for the success of the scheme largely depends on his management. But you understand that before the division is made I am to be reimbursed for the actual cost of the ship and the expenses connected with her refitting?"

"That's fair enough, and I agree to it."

"Is there anything more you wish to learn?"

"Nothing. My chief anxiety was connected with Captain Brant. Now that I see he may be depended on I am perfectly satisfied with the situation."

"Then here are the documents that require your signature to attest the fact that you are the shipper of the larger part of the merchandise in the main hold. Tomorrow you must call on Wright & Early, the marine insurance agents, and insure them for seventy-five per cent. of their supposed value, which is stated in the different manifests, copies of which are in that bundle. You will take charge of them and exhibit them to the insurance men as evidence that you have really shipped the goods in question. I have already insured the vessel to the full limit. The other shippers have, of course, insured their consignments, or made arrangements to that effect, so that when the Morning Glory clears the 'Heads' the underwriters will carry quite a heavy risk on her."

"All of which they'll have to pay in due time," chuckled Dudley, rubbing his hands together in anticipation of the profits he expected to gather in at some future date. "By the way, when will the Morning Glory sail?"

"She will probably haul out into the stream late tomorrow afternoon, and the day after, if nothing prevents, she'll put to sea."

"Good. The sooner the better."

Dudley, having signed the papers that Philip Sharpley placed before him, took up the package of duplicates and placed them in his pocket.

"I believe there is nothing else to detain us in this room?" he said.

"No. Everything is fixed up between us. We will go downstairs to the café and drink success to our enterprise."

"And wish the Morning Glory a quick passage—to the bottom of the Pacific," laughed Dudley, rising from the table.

Jack, who had heard every word of the conversation, and was quite staggered by its import, realized that the two men were about to leave the adjoining room, and he wondered how long he would be obliged to stay locked in where he was, and what explanation he could give to account for his being in such a situation when somebody unlocked the door and discovered him there.

Philip Sharpley and his companion, Dudley, walked into the large room outside and were about to step out into the corridor when the former recollects that he had the key of the little room adjoining the one where they had carried on their conversation in his pocket.

He stepped back, shoved the key into the lock and turned it.

He did not open the door, as he was satisfied no one was there, for he had looked in before he and Dudley first entered the neighboring room.

Had he taken the precaution to lock the door in the first place, instead of afterward, Jack would not have got in the room, and thus have been in a position to learn facts that stamped his employer as a man without principle, and showed that he had not only been guilty of a grave crime against the marine underwriters of San Francisco by sending a rotten ship loaded with a worthless cargo in part to sea to be lost, as in the case of the ship, Shenandoah, but that he was about to repeat the offence with the Morning Glory.

When Jack heard the key rattle in the lock he fully expected to see the door open and either his boss or Dudley look in, which would mean discovery and a strenuous situation.

On the spur of the moment he reached up and turned out the gas.

Fortunately for the boy, what he feared did not happen, and presently he heard the two men leave the outer room.

Trying the door, Jack found it unlocked, and giving the gentlemen time enough to go downstairs, he left the little room and walked out into the corridor and almost into the arms of the attache who stopped him at the front door.

The employe stared at him in surprise and then with displeasure.

"How dare you come up here, young fellow, and what were you doing in that room?"

"Looking for Mr. Sharpley," replied Jack, a bit embarrassed at the encounter.

"You have no right to come any further than the vestibule. I went to find the gentleman for you."

"I know you did, but you went in the wrong direction."

"You've got a cheek to tell me that. I know my business. It's my opinion that you didn't want to see Mr. Sharpley at all. I suspect that you are a young sneak thief, and I'm going to take you to the office and turn you over to the superintendent."

"All right. Do it if you want to. I can prove I came here with a letter for Mr. Sharpley, for there is the letter," and Jack held the envelope up so the man could read the superscription.

"That letter may be a fake one. At any rate, I'm not going to take any chances. You can settle the matter with the superintendent."

"The letter isn't a fake one. Mr. Sharpley will know that as soon as he opens it. He's in the café now with a friend."

"How do you know he's in the café? And if he is, why are you looking for him up here?" asked the attache, suspiciously.

"He came up here with another gentleman, and I followed him, but he went back downstairs before I had the chance to give him the letter," explained the boy.

"Your explanation is rather a lame one, young man, so you'll come with me."

The attache gripped him by the arm, led him downstairs and into the small office of the superintendent of the club.

That man, however, was not there.

At that moment Mr. Sharpley and his friend, Dudley, came along the corridor from the café, and the attache saw them.

"Here's Mr. Sharpley now," he said. "We'll see whether that story of yours is straight goods."

Still maintaining his grip on the lad's arm he marched him outside.

"Mr. Sharpley, will you step here a moment, please?" he said respectfully.

The shipowner stopped, turned around and immediately recognized Jack.

"Hello, Gale, you here? Are you looking for me?" he asked pleasantly.

"Yes, sir; I've brought a reply to your letter from Captain Brant," answered Jack, holding out the envelope.

"You know this boy, then?" said the attache, releasing his hold on Jack.

"Certainly. He's my office boy."

"Then it's all right, I suppose. I found him coming out of one of the rooms on the second floor of the back corridor, and as he had no right to be there I took charge of him, sir."

"One of the rooms on the second floor!" exclaimed Mr. Dudley, with a slight start, and pausing in the act of opening the letter. "Which room, may I ask?"

"The one connecting with the two private card rooms."

Mr. Sharpley looked searchingly at Jack.

"What were you doing there, Gale?"

"Looking for you, sir," replied Jack, showing some confusion.

"What induced you to believe I was in that part of the building?"

"I saw you and that gentleman go up the back stairs a little while ago, and I followed to hand you the letter."

"Oh, you did," said Sharpley, holding the boy with his

eye. "If you saw and followed me, why didn't you give me the letter then?"

"Because when I reached the upper corridor you had disappeared."

"And what did you do then?"

"I tried to find you."

"And in doing so you entered the room this man saw you come out of, eh?"

"Yes, sir," admitted Jack.

"How long ago was that?"

"A little while ago."

"When did you meet this boy coming out of that room?" he asked the attache.

"About five minutes ago, sir."

"How long were you in that room, Gale?" asked the ship owner sharply.

Jack looked clearly embarrassed.

"I wasn't in it long," he said.

"You just walked in, and, not seeing me there, you walked out again, is that it?"

"I looked into one of the small rooms."

"Which one?"

"The one on the right hand."

"You found it empty?"

"Yes, sir."

"Why didn't you try the other?"

"I couldn't, sir."

"Why not?"

"Because," hesitated Jack, finding himself in a tight fix, "I couldn't get out of the little room after I went in."

"Why couldn't you?"

"Somebody turned the key on me just after I went in," blurted Jack.

"Then you were in that little room until after somebody turned the key again so that you could walk out?"

"Yes, sir," admitted the boy, with a guilty look, feeling that he had let the cat out of the bag.

The two gentlemen looked at each other.

The same thought was in the mind of each—had this boy overheard their conversation?

If he had they realized that exposure and ruin faced them both.

## CHAPTER V.

### REMOVING A DANGEROUS SNAG.

The emergency caused the shipowner to do some quick thinking.

Having decided what he would do, he tore open the letter Jack had brought him, read its contents and then put it in his pocket.

"Come with us, Gale," he said; "I may need your services."

Jack followed him, wondering if his employer would question him further about his experience in the little card room.

On the way to the front door Mr. Sharpley talked earnestly to Dudley in a low tone, and the latter nodded several times.

A couple of hacks stood close to the curb for the accom-

modation of club members, the horses blanketed, and the drivers napping inside out of the fog.

Mr. Sharpley roused up one of the jehus and he tumbled out of his comfortable quarters and touched his hat respectfully.

The shipowner gave him directions in a low tone, and then told Dudley and Jack to get in, following after them.

The driver took the blankets off the horses, mounted to his seat and started down the street.

He turned into Montgomery Street, went as far as Pacific, turned down that ill-lighted and not oversweet thoroughfare till he reached Battery Street, and then drove straight through the dense fog to Greenwich Dock.

Leaving Dudley and Jack in the vehicle, Mr. Sharpley walked aboard the *Morning Glory*, and found the skipper and his second mate playing cards in the cabin, with a glass partly filled with a suspicious-looking compound at the elbow of each.

The unexpected appearance of Mr. Sharpley occasioned the captain much surprise, and brought the game to an abrupt halt.

"I would like to see you in your stateroom a few minutes, Captain Brant," said the shipowner.

"Certainly, Mr. Sharpley," said the skipper, in his most affable tones.

He led the way into his private quarters, and carefully shut the door.

Turning up the kerosene lamp, he pointed to the only chair in the room and sat down on his bunk himself.

"I fear we have run against a snag, Captain Brant," said Mr. Sharpley, opening the interview.

"A snag!" ejaculated the skipper. "I'm sorry to hear it. We have only a small quantity of freight to put aboard to-morrow morning, and then we'll be nearly chock-a-block. I think I mentioned the fact in my note, and told you that I would be ready to haul out in the stream about four o'clock in the afternoon."

"The snag to which I have referred is the boy who brought you my note this afternoon."

"What about him?"

"You returned an answer to my note by him, which was unnecessary, and therein lies the trouble."

"Did he tamper with it?"

"No. He went to my house to deliver it, but I had just left for my club to keep an engagement with Mr. Dudley, who is with us in this enterprise, so he found his way there."

Mr. Sharpley then went on to state how he and Dudley had gone up to the private card room to conclude their arrangements with reference to the *Morning Glory*, and how the boy had followed them there, and during the whole of their conversation had been locked by accident in the adjoining card room.

"I haven't questioned him about the matter, as it is a rather delicate subject, but I fear he heard enough of what passed between us to put him wise to the game."

The skipper stroked his whiskers and said nothing.

"At any rate, my suspicions are fortified by his manner. He kept a lunch and dinner all day long. I by the questions I put to him. If he is on to the game, why, we start for a sailing vessel." A few words dropped by

him, even in my office, would start a train of speculation that in the end would spell ruin. If he went still further, and carried his story to one of the marine underwriters, an investigation would assuredly follow that could not fail to end in the exposure of the game, and the ruin of the three of us. Do you comprehend the situation?"

"I would be a fool if I didn't. What's to be done?"

"We must take the bull by the horns, Brant. We can't afford to take any chances with the boy. He must be muzzled at once, and the only way of doing that, to my way of thinking, is for you to take charge of him. You must carry him to sea and then make sure that he never gets back to 'Frisco to give us away."

"I'll do it. Once under my thumb I'll guarantee that he'll never get the chance to split on us," said the skipper in a savage tone. "You ought to have brought him down here to-night."

"I did," replied Mr. Sharpley.

"Where is he?"

"In a hack on the wharf in charge of Dudley."

"Good. We'll get him aboard, and I'll stow him down between the double bulkheads under the lazarette, the space you had built so I could reach the ship's skin with an auger when the time comes for her to spring a leak. I'll keep him there till we're clear of the land, and then make him turn to and earn his grub as cabin boy and steward's helper."

"Do what you please with him, only see to it that he never returns to put a hitch in our calculations."

"I'll sew his mouth up, never fear," replied the skipper with emphasis.

"He must be got aboard by stratagem. It would never do for him to suspect our intentions, for he'd raise an outcry that would alarm the watchman and lead to an investigation."

"Send him aboard for an imaginary package and leave the rest to me."

"A good idea; but how about the second mate?"

"Don't worry about him. He'll learn nothing. Wait a minute till I go to my medicine chest. A dash of chloroform on a rag will put the boy to sleep. I'll meet him as he comes over the side, and when I lay him down near the companionway he'll be dead to the world for several hours to come."

Mr. Sharpley walked out of the stateroom, and thence on deck, accompanied by the skipper.

They bade each other good-night at the head of the stage.

The shipowner returned to the hack while Captain Brant, like an evil spirit in the fog, awaited his victim.

"Gale," said Mr. Sharpley, opening the hack door, "go aboard and fetch a large package the captain will hand you in the cabin. Be careful that you don't make a misstep in the fog, and go down between the ship and the dock."

"I'll look out, sir. The fog won't bother me any."

Thus speaking, the unsuspecting boy hopped out of the hack and went to meet his fate.

Five minutes passed slowly away, and then the shipowner ordered the hackman to return to the clubhouse.

Twenty minutes later Mr. Sharpley and his friend, Dudley, got out at the door and adjourned to the café.

When Jack Gale walked up the stage and put his feet on the ship's poop deck a stalwart figure rose before him in the mist.

The next instant he was seized by the throat and forced backward against the low rail, and a rag, saturated with chloroform, was pressed over his nostrils.

He put up a desperate struggle against his unknown assailant, but the man held him in a viselike grip until he became unconscious.

Then Captain Brant, for it was he, lifted and carried him to the narrow space between the binnacle and the companionway, or after-cabin stairs.

There he laid him down in the fog and left him for the present.

Returning to the cabin, the skipper resumed the card game with his second officer.

Half an hour afterward the second mate retired to his stateroom, leaving the captain reading the latest edition of the Evening Bulletin.

Giving the mate time enough to get to sleep, Captain Brant softly ascended the stairs to the poop, and brought the unconscious boy into the cabin.

Lighting a lantern, the skipper gently lifted the trap communicating with the lazarette and hung the lantern to a hook within his reach.

Then he lowered the boy down into the place and closed the trap after him as he followed.

He removed several boxes from one corner and exposed another trap door there, known only to himself.

Attaching the lantern to a thin line, he lowered it to the run of the vessel where it ended at the bulkhead built against the ship's sternpost.

With the boy clasped tightly to him he slowly made his way down a long stationary ladder.

A space the width of two yards intervened between the two bulkheads, and extended from one side of the vessel to the other.

No one aboard but the captain knew of this vacant compartment, which had been constructed for the purpose of permitting the skipper to gain access to the vessel's hold in secret.

Captain Brant laid the senseless boy on a bit of planking that covered the run, and taking up the lantern, climbed back to the lazarette, shut down the trap, replaced the boxes over it, returned to the cabin, and retired to his stateroom, after turning the swinging light low.

When morning dawned the fog still hung over the bay and city.

Gradually it thinned out as the sun rose in the direction of Mount Diablo, miles away to the east.

When the longshoremen started work at eight o'clock some traces of it clung around the summit of Telegraph Hill close by, but it didn't last long, and soon the city lay basking in the morning sunshine under an almost cloudless sky.

It was about this time that Jack Gale began to move at the bottom of the ship.

Presently he sat up and began to blink at the darkness which surrounded him.

He was somewhat dazed from the effects of the drug, but this feeling presently wore off, and then he began to wonder where he was.

As he collected his thoughts he remembered the reception he had met with on stepping aboard the vessel.

Who was the person who attacked him, and in whose grasp he had become unconscious?

He had no suspicions that it was the captain, or that Mr. Sharpley was in any way connected with his misadventure.

"Where in creation am I? Certainly not in the open air," he said to himself. "I'm in some building, but I don't see any windows. Maybe I'm in a cellar."

He got on his feet and began to move around. Reaching out his hands he felt one of the bulkheads.

"I'm close to one side of the room. I must see how big the place is."

He started to follow the wall.

After taking two steps his foot shot down into space, and only that he had been making his way cautiously he would have pitched forward on his hands and knees on to the planking nailed to the bottom ribs of the vessel two feet or so below.

The fall wouldn't have been so much, but when a person takes an unexpected header in the darkness the consequences are often very serious.

"Gee! I just escaped that hole by the skin of my teeth," he muttered, the perspiration coming out on his forehead, for he imagined the hole was of some considerable depth.

Then he remembered that he had some matches in his pocket.

He took one out and lighted it.

As the flame flared up he was astonished to see the other side of the room, as he supposed it was, within a yard of his face.

"I'm in a passage," was his natural surmise.

He flashed the match to the right and left and saw the rough planking below him.

Stepping down, he walked in one direction till the light of a second match revealed the ribs of a vessel.

"Why," he gasped, "I'm in the hold of a ship."

## CHAPTER VI.

### IN THE HOLD OF THE MORNING GLORY.

The natural inference was that the ship was the Morning Glory.

Jack did not possess a very large fund of information about vessels, so the space between the two bulkheads at the extreme stern did not strike him as anything unusual.

What most interested him at that moment was the fact that he was in such a peculiar situation, and the reason therefor.

The more he thought the matter over the farther he seemed to be from the solution of the enigma.

Seeing the ladder running straight up into the darkness, he decided to climb it and try to make his escape from the hold.

He lost no time in doing it, but when he reached the trap above he found it closed tight.

His efforts to force it open met with no success, so he had to give it up.

He hung on to the top rungs for a while, and finding that pretty uncomfortable, returned to the bottom of the hold, here he sat down to wait for somebody to come and let him out.

Nobody came, however, as time passed, and he grew impatient and nervous.

The only sound he heard was the splashing of the water against the ship's side some yards above his head.

"I wonder what time it is?" he asked himself. "It may be morning for all I know. The Masons are, no doubt, wondering what kept me from my dinner and away from my room all night. I should think Mr. Sharpley would have looked into the reason of my failure to reappear on the dock with the bundle he sent me for. Captain Brant would then have investigated. I don't see how anybody could have put me down here without the captain finding it out. And I don't see why I was put down here anyway. I don't see any sense in it."

Jack's thoughts then reverted to the revelation of his employer's rascality, in which Captain Brant appeared to be hand-in-glove with him.

The knowledge placed him in a rather difficult position.

If he told what he had discovered it would involve his boss in ruin, and that would mean the end of his fine job.

If he kept silent on the subject he would to a certain extent be aiding and abetting a piece of villainy.

He hated to play the role of an informer, and yet it seemed to be his duty to do so, and save the underwriters a big loss.

He tried to argue that the underwriters were nothing to him, while his boss was a whole lot.

Still, it was repugnant to his feelings to wink at a criminal act on the ground of self-interest.

Mr. Sharpley, instead of being the fine, honorable man he had thought him to be, was a self-confessed swindler of marine insurance companies, so why should he shield him?

"If I permit the Morning Glory to go to sea, knowing that she is intended to be lost, how will I ever square myself with my conscience?" Jack asked himself. "Suppose one or more of the sailors should lose their lives through her wreck, will I not be accountable in a way for their deaths?"

In that event, Jack felt that he would never be able to forgive himself for his silence.

By this time it was after ten o'clock and the boy was feeling pretty hungry.

Becoming sensible of that fact, Jack began to figure that morning must have come, and he entertained strong hopes of a speedy release from the hold.

Time slipped by, however, and there were no sounds at the trap above to indicate the end of his confinement.

"I'll be missing at the office at this rate," he muttered disconsolately. "Whoever put me in this hole ought to have sense enough to know that I can't live on air, especially such stuffy air as is down here. It beats me what his object was. I don't see what he gained by it. It is simply—"

Jack paused abruptly, for a solution of the mystery suddenly flashed across his brain.

The possibility that he had hit the keynote of the situation struck him cold with apprehension.

In a word, Jack had at last hit upon the true meaning of his imprisonment in the hold of the Morning Glory.

It struck him that Mr. Sharpley, suspecting he had overheard the momentous conversation between himself and his fellow conspirator, Dudley, had made up his mind that the safety of all parties concerned in the rascality depended on silencing the presumed witness—that is, getting him out of the way so that he could not give out the knowledge he had probably acquired.

Everything seemed to point to that fact.

"Why did he come down to the dock, unless it was to consult with Captain Brant over the situation?" thought Jack. "Why did he bring me along in the hack, unless to keep me under his eye? The bundle he sent me after may have only been an excuse to get me aboard the ship and into the hands of Captain Brant in an easy way. Who other than the captain could have done me up in such a slick way on the poop of the vessel? And who else aboard had any reason for doing it? That would account for my presence here, a prisoner in the hold, and the inference is that I'm to be carried off to sea to prevent me from giving the plot away."

At that juncture there was a sound at the trap above. Jack looked up and saw the flash of a lantern.

"Below, there!" cried a voice that Jack recognized as the captain's.

"Hello!" cried the boy, springing to the ladder and commencing to ascend.

The lantern began to descend and with it a dark object. By that time Jack was half way up the ladder.

"Hold on there, I am coming up," shouted the boy.

"Go back, you young sculpin," bellowed the skipper.

"Why should I go back? I want to get out."

"You'll get out when I get ready to let you," was the harsh reply.

"Why am I being kept a prisoner down here?" asked Jack, continuing to ascend, but more slowly.

"None of your business. Go back, d'ye hear, or I'll drop something on your head that'll hasten your movements."

"This is an outrage. I ought to be at the office by this time if it's morning, as I guess it is."

A sardonic chuckle was wafted down to him.

"You'll never see the office any more, you young lubber." His words struck a chill to the boy's heart.

"What do you mean?" he asked.

"What I said. You're booked for a trip across the Pacific."

"Why am I?"

"That's my business."

"I don't see why you should treat me this way, Captain Brant. What have I done to you?"

"Oh, you know me, do you? You'll know me better in a day or two when we get into blue water, I warrant you," retorted the skipper, savagely.

The lighted lantern and a basket containing some cold provisions had halted close to the boy's head.

"I want to know why I am being treated in this way," persisted Jack.

"Shut up and go down or you'll wish you did, d'ye un-

derstand? Unship the lantern and take the grub out of the basket. Make haste, for I don't intend to stay here all day. You won't hear anything more from me till tomorrow, so if you don't want to starve you'll do as I tell you."

The lantern and the basket began to descend again, and Jack, with a heavy heart followed them down.

Reaching the bottom he removed the eatables from the basket and unshipped the lantern.

"Is the basket empty?" roared the captain.

"Yes," replied Jack, in a choked voice.

In another moment the basket disappeared in the gloom overhead, and presently the boy heard the trap close.

He was alone once more, but he had a light, which was some consolation.

As he was half famished he attacked the provender, of which there was an ample supply.

It consisted of a dish of cold meat, part of a loaf of bread cut in slices and buttered, nearly a pound of soda crackers, a slice of meat pie, and a jug of water.

Jack got away with half of the meat before he remembered that the captain said he wouldn't show up again till next day.

However, there was more than enough bread and crackers to last him for twenty-four hours, so he finished up on them, and washed the meal down with a long drink of water.

"This is pretty fierce," he said, gazing in a disheartened way at the candle in the lantern. "I'm to be carried to sea against my will because I've learned too much about the boss's business. It isn't my fault that he has made a rascal of himself, nor have I anything to do with Captain Brant being mixed up in his schemes. They'll be able to carry their project out now, and cheat the insurance people out of another big sum. They forget, however, that I'm likely to get back some time, and then I'll make them sweat for their crimes, and their treatment of me."

Fortunately for his peace of mind Jack did not reflect that it might be a part of the plotters' purpose that he should be so well disposed of that he never would get back to San Francisco to bring them to justice.

## CHAPTER VII.

### JACK SHOWS THE STUFF HE'S MADE OF.

Time passed slowly and drearily enough with Jack in the hold of the *Morning Glory*.

To vary the monotony he climbed up the ladder and tried the trap again, but it was as tight as ever.

Then he walked up and down his prison until he was tired of the exercise and sat down.

With his back against the forward bulkhead he dropped off to sleep, and remained dead to the world for several hours.

During that time a tug came alongside the vessel, her dock hawsers were unshipped, and she was towed out into the stream, where she came to anchor.

Jack slept on unconscious of his change of base.

When he woke up he found that three-quarters of the

candle in the lantern had burned away, and he blew the light out to save the remnant.

Night settled down over the city and bay of San Francisco once more, and the fog came rolling in like escaping steam, from the "Heads," but the boy had no knowledge of the fact.

Day and night, fair weather or foul, were alike in the depths of that gloomy hold, which might have suggested the deepest dungeon in some old castle.

We will not dwell on Jack's unenviable position during the next thirty-six hours, at the end of which time the *Morning Glory* sailed from her anchorage, a tug taking her across the bar outside the "Heads," when she spread her canvas to a fair breeze and started on her voyage across the Pacific, southward, toward Australia.

Jack felt her get under way and his last faint hope that something might happen to favor his release vanished.

"I'm booked for the trip," he muttered, "but it's a long lane that hasn't a turning."

The ship was off the Farallones, a group of islands about twenty-five miles due west of the Golden Gate, at dark, and was bowling along under all plain sail.

At that time Jack was asleep.

At daylight next morning he was awakened by a grip on his arm.

Starting up he found himself face to face with Captain Brant, who held the lantern in one hand and a cocked revolver in the other.

"Now, you young sea cook, listen to me. To begin with, we're at sea, more than a hundred miles from 'Frisco. You're thoroughly in my power, and if I chose to blow your brain out down here no one aboard would be the wiser. D'y'e understand?"

"Yes," replied the boy.

"I s'pose you're tired of staying down here, eh?"

"I am."

"Then it remains with you to say whether you'll stay here and starve, for I've sent you down your last meal, or come up with me, sign the ship's articles and turn to and make yourself useful as cabin boy."

"I'll sign the articles and make myself useful. I can't help myself," replied Jack.

"Of course you will, but there's a condition."

"What is it?"

"Your presence above has got to be accounted for so I'm going to give out that you're a stowaway. You must admit that you are. Do you agree to do so?"

"I suppose I'll have to do as you say."

"You will or stay here and croak."

"I agree."

"You're sensible. Now if you go back on your word, or I hear of you blowing your gab about anything connected with this ship, you'll go overboard to feed the fishes. Remember I'll keep my eye on you. You're not to go for'ard or mingle with the crew in any way. D'y'e understand?"

"I do."

"I have a vacant stateroom in the cabin, and you'll bunk there. It is not the kind of quarters that a cabin boy usually gets, but in your case there are reasons, so you see you'll fare as well as the mates if you keep a still tongue and a wise head."

"What will I have to do?"

"Help the steward, make the beds in the cabin, keep the place neat and clean, and attend to such other things as you may be called on to do."

"Now that the ship has sailed perhaps you'll tell me why I have been kidnapped?"

"I want a cabin boy and I took a fancy to you. That's the reason," replied the skipper with a shifty glint in his eye.

Jack made no reply, but he was satisfied that Captain Brant had not told the truth.

"Now then, follow me. I'm going to say that I found you stowed away in the lazarette. See that you don't try to make me out a liar," said the skipper in a threatening tone.

"The lazarette!" said Jack. "What's that?"

"The storeroom directly above here and underneath the cabin. We'll pass through it on our way."

The captain led the way up, and Jack followed him, glad to escape from his prison pen.

"This is the lazarette," said Captain Brant, after they had passed through the trap, which the skipper covered as before. "Now up with you into the cabin."

The morning sun was shining athwart the skylight when Jack made his way into the cabin, and his sudden transition to daylight, the first he had seen for two days, made him blink like an owl.

Captain Brant hailed the steward, and when that personage appeared, told him that he had just discovered Mr. Sharpley's office boy stowed away in the lazarette.

"He has run away to sea, and as it's too late to put him ashore I'm going to make him work his way. He's to be cabin boy, and you can make as much use of him as you want. Take charge of him now and set him to work."

"You can set the table for three to begin with," said the steward. "By the way, what's your name?"

Jack told him.

"Come with me and I'll show you where everything is kept."

The boy followed him and the skipper went on deck.

The second mate was in charge of the watch, and Captain Brant told him about his finding Jack in the lazarette.

This story was subsequently repeated to the chief mate when he came to breakfast later on.

Long before noon every one aboard the ship had heard about the supposed stowaway, and Jack was wise enough not to say anything that would throw a doubt on the skipper's statement.

As the days passed he attended to his work in a faithful way, and the captain had no fault to find with him.

All things considered he had a fairly easy berth, and he even began to enjoy the novelty of his situation, almost forgetting the fate that was in store for the ship.

Jack had no fault to find with the treatment he received from the captain.

The skipper kept a pretty close watch on his movements at first, but finding that the boy was keeping his part of the bargain to the letter, his scrutiny relaxed, and he assumed a tolerably friendly attitude toward the lad.

He even began to entertain doubts as to Jack's knowledge of the plot in view to wreck the vessel.

"I wouldn't be surprised if Sharpley was wrong after all about Gale having overheard that conversation in the

card room," he told himself. "I don't blame him, however, for not taking any chances on it. I'll sound the boy by degrees, and if the indications are that he is ignorant it will save me from a crime, for it was my original intention to see that he went down with the ship. I'd rather not be responsible for his death if I can avoid it."

Six weeks after leaving San Francisco the ship passed to the windward of the Stiletto Islands, in the neighborhood of which the ribs of the Shenandoah lay bleaching many fathoms down.

Of course Captain Brant had no intention of losing two vessels at the same spot, although it was an ideal one for the purpose, as the coincidence would look somewhat suspicious.

He had two or three other spots pricked off on the chart and noted down in his memorandum book where the impending catastrophe could be pulled off nearly as well.

One of them was an island of the Fiji group—an uninhabited spot within easy reach by boat of a missionary settlement.

The skipper favored this place, as it would enable all hands to get away and reach shore and he hoped circumstances would enable him to carry out his plans there.

The weather thus far had been fully in accord with the reputation of the Pacific Ocean, with the balance in favor of the ocean.

There had been some dirty weather, but it was of brief duration.

It was enough, though, to put Jack on his back with seasickness.

The attack lasted scarcely two days, and after that he rapidly acquired his sea legs.

An end abruptly came to the fine weather when the Morning Glory ran into a tremendous gale after she passed south of the line.

It lasted three days, and the patched-up craft came out of it in bad shape.

Indeed, at one time it looked as if she would founder without any assistance from the captain.

At any rate when the gale broke the carpenter reported that the water was gaining on the exhausted crew, and he feared she had sprung a plank in her bottom.

This report would have brought joy to Captain Brant's soul if they had been within easy reach of land.

He would have hastened to make the fate of the vessel certain by going down between the two bulkheads and boring a few holes in the ship's skin to help the good work along.

Their position on the chart was not a desirable one, in the skipper's estimation, for the ship to give up the ghost, so he kept his men plugging away at the pumps in order to keep her afloat, while he crowded on sail for the point he was aiming at.

The men, having no relish for cutting loose in open boats as long as it could be avoided, worked away with a will, though growing more and more exhausted as the hours passed.

There is a limit to even the sailor's endurance under strenuous conditions, and that limit was finally reached by the crew of the Morning Glory.

If they had been able to hold their own against the inroad of the sea through the crazy planking they would doubtless

have persevered a while longer, but the suspicion prevailing that the Morning Glory was little better than a coffin ship, they threw up the sponge when the carpenter reported "Eight feet of water, cap'n, and the leak evidently making fast."

"Eight feet of water, and the chain and sucker worn through," cried a brawny member of the crew, who was regarded as a sort of leader by the others. "My hands are as raw as beef. I'll work no more."

The others quit with him and gathered about the pumps in a kind of sulky despair, for the sea was still running high, due perhaps to the lessened force of the wind which had previously flattened the surges out, and the prospect was not at all cheerful.

"You're a nice hand to call yourself a seaman," roared Captain Brant, glowering down on the man from the break of the poop. "Instead of setting the men a good example you give up like a lubberly, skulking bully. Get back to work, you lazy rascal. And the rest of you, turn to and save the ship."

"The ship ain't worth savin'," growled the brawny chap, whose name was Sturgeon. "She's nothin' but a coffin, as full of holes as a colander."

"How dare you talk back to me?" shouted the skipper, who perceived that here was the chance to accumulate evidence to show the Board of Underwriters in San Francisco that every effort was made to save the Morning Glory from foundering. "Get to work, you rascals."

"I don't see no use, lads, in wearin' the flesh off our bones to do an impossibility. We can't keep this blamed old tub afloat morn'n a few hours longer. She's bound to sink afore dark," said Sturgeon, addressing his mates, and apparently ignoring the captain's words and presence altogether. "Do you, my lads, any of you? Speak out."

"No, sartainly not; and what's more, I won't," replied another.

There was a chorus of similar negatives from the others, showing that they fully agreed with the ringleader.

Captain Brant turned to his second mate and ordered him to bring up his revolvers, and also his own and the chief mate's.

The men heard him and scowled darkly at the poop deck.

Jack Gale, who was in the pantry at the time, heard the commotion, and came to the door to see what had caused the extra disturbance.

His first impression was that the vessel was going down and the men were about to take to the boats.

He saw that the sailors had quit pumping and were standing near the pumps looking as if they were in a bad humor.

While he was surveying them the carpenter sounded the well and returning to the poop reported eight and a half feet of water.

At that moment the second mate returned with the weapons.

"Now, you mutinous dogs, get back to the pumps, every man Jack of you, or I'll make some of you turn up your toes in mighty short order!" roared the skipper, pointing one of his revolvers at the group.

The men hesitated, for they knew that Captain Brant was well within his right.

He was responsible for the safety of the ship, and the

lives of those on board, and was the autocrat of his own actions.

Sturgeon, however, was not one of the yielding kind.

When he saw that his mates were wavering he yelled:

"To the boats! To the boats! We'll cut loose from the blamed old hooker, and let the skipper save her himself if he kin."

He made a dash for the starboard side, followed by several of the crew.

The captain's revolver cracked and Sturgeon staggered and fell.

But he was up in a moment, with a streak of blood across his forehead where the bullet had raised a furrow.

With a howl of rage he drew his case knife and started for the steps.

The skipper fired again, but missed him.

The deck was now a scene of indescribable confusion.

The seamen grabbed marline spikes, and anything that came handy and followed their leader.

The captain and the mates fired into the surging mass, particularly at Sturgeon, and two of the men fell wounded on the planks.

The ringleader escaped in some miraculous way, and had his foot on the lower step of the ladder, when Jack Gale rushed forward, seized him by the arm that held the knife and stopped his progress, and with him the whole bunch.

"Stand back, men, are you crazy?" he cried. "Stand back! Would you murder the captain and officers? You'd all be hanged for it when you reached shore, if you ever did. The gale is over and this ship has got to be saved. I'm only a boy, but you'll have to kill me before you pass up that ladder. Are you cowards enough to down an unarmed boy? Back, I say; back to your duty, and save the ship!"

With flashing eyes and heaving breast Jack stood between the officers and the half-maddened men, any one of whom could have twisted him around their fingers, while Sturgeon could have crushed him with a blow, and defied them to pass him.

## CHAPTER VIII.

### JACK MAKES AN ALARMING DISCOVERY.

Sturgeon was fairly paralyzed at the nerve of the boy, and he stood and stared at him with a black look that would have cowed 'most any lad.

Jack, however, was wound up to a high pitch of excitement, and seemed unconscious of the danger he had so recklessly courted.

The captain and officers were amazed at the cabin boy's nerve, and hastened to take instant advantage of it.

They rushed to the head of the steps and bending down presented three revolvers point blank at the men, within a yard of their heads.

That cooled the mutineers, and their rush having been stopped short their chances of overpowering the officers were practically gone.

"Now, you rascals, return to your duty!", thundered Captain Brant.

The men began to give way, and Sturgeon, seeing that the game was up, gave up the fight.

He grabbed Jack, however, and dragged him back with him.

"Let that boy go!" roared the skipper, covering the ring-leader.

With an imprecation the seaman threw Jack from him and retired to the pumps where all hands resumed work in a half-hearted way.

Jack, seeing that there was no further call for his services, retreated to the pantry, where he was praised by the steward who had witnessed his plucky action.

"You saved a lot of bloodshed, my lad," he said. "Those men were wound up for desperate business, and you stepped to the front in the nick of time. It's a wonder Sturgeon didn't knife you, though, for he's a fierce rooster when his monkey is up."

"He looks it," replied Jack, going about his work as if the ship was not in imminent peril of going to the bottom in a short time.

"I don't see how you had the courage to stop that rush," said the steward in a tone of admiration. "You're a brave boy, and the skipper will no doubt report you favorably to the owner."

Jack made no reply.

He knew that Captain Brant was not likely to do any such thing.

Following the instructions of the captain, the carpenter went below with a sailor on a tour of inspection, and discovered the main cause of the inrush of the water.

A plank had started below the water line, and the sea was pouring in at a great rate.

He succeeded in patching the break up to a considerable extent, and in plugging other holes.

After that the men with two pumps, working in reliefs of two, were able to hold their own against the water.

In those days steam pumps had not been generally introduced on ships, so that the safety of a vessel that sprang a leak in mid-ocean, or elsewhere, depended wholly on the muscles of the crew.

The result was that when the men were worn out the peril of foundering was very great.

By dark the wind had subsided to a fair breeze, the sea had gone down somewhat, and the crew had gained half a foot on the water.

The skipper braced them up occasionally with a stiff round of spirits, and no more signs of insubordination appeared among them.

The captain and mates agreed among themselves that Jack Gale was a plucky boy, and had saved them no end of trouble, and possibly their lives.

The two wounded sailors were removed to their bunks in the forecastle, and were attended to by the skipper as best he knew how.

Neither was fatally hurt, but there was some danger from blood poisoning, as the captain was not experienced enough to probe for and remove the bullets.

All that night and all next day Captain Brant crowded on sail, and during that time the watch on deck took turns at the pumps, and gradually reduced the water in the hold.

Captain Brant was not anxious to get all the water out of the ship.

All he really cared was to keep the vessel afloat long

enough to get within easy rowing distance of the island he had picked out as a good one to reach.

The carpenter's investigations below demonstrated to his own satisfaction that the Morning Glory wasn't the vessel she had been cracked up to be.

He was surprised that such a craft should be sent on a long voyage with a valuable cargo by a shipping house as respectable and well thought of as Geo. Sharpley & Co.

In many places her timbers were so rotten that the carpenter marveled they had stood the strain of the recent gale as well as they did.

"It's a mercy that she didn't go plumb to the bottom like a stone," he soliloquized. "I wish I was out of her. I hate to think what's liable to happen if another gale like the last hits us between here and Melbourne."

The carpenter reported the state of affairs to Captain Brant, and the skipper pretended to be much concerned about the condition of the ship.

He insisted that the carpenter had magnified the danger, though the man solemnly assured him that he had not.

Jack heard what the carpenter said and he knew that he had truly represented the state of affairs.

The ship was rotten and he, too, wished he was out of her.

Sturgeon hadn't more than told the truth when he called her a coffin ship, though he did not know how bad the vessel really was.

Among the crew was a fine, strapping young fellow named Sam Ellis.

He was about a year older than Jack.

Gale would have liked to get friendly with him, but the skipper's orders were against it.

Still they got acquainted just the same, and occasionally swapped a few words.

Sam hadn't taken any part in the short mutiny, and he was an eye-witness of Jack's courageous act.

The result of that was Jack rose high in his estimation.

Indeed, Sturgeon and the entire crew, after matters had quieted down, began to feel a lot of respect and admiration for the cabin boy.

True courage is always appreciated, even among rascals of a low type, and the crew of the Morning Glory were neither better nor worse than the average sailor.

On the second evening following the outbreak Jack was on the poop when Sam relieved the man at the wheel, and the two boys got into conversation.

The captain was below in his stateroom, and Jack, feeling that he stood in good favor with the officers, ventured to hang around Sam longer than he otherwise would have dared to do.

As a consequence by the time Sam's trick at the wheel was up he and Jack were on a very friendly footing.

This feeling continued to increase during the next three days, by which time the vessel was almost free of water.

Although the skipper saw the boys talking together several times he did not call Jack down for it.

At length Captain Brant noted that the ship was drawing close to the island near which he intended to settle the Morning Glory's fate.

That noon when the second mate made the observations with the instrument and proceeded to calculate the ship's

position, he made a mistake in his figuring and pricked their position at the wrong spot on the chart.

Captain Brant, assuming that the mate's work was correct, proceeded to calculate how far the vessel would run by midnight, if the wind maintained its present weight, which was likely.

He found and marked off the place where the ship ought to be.

A clear sea, with Sago Island, an uninhabited bit of land, bearing fifteen miles on the port quarter, and the big island he intended the boats to make for, twenty miles off the starboard bows.

Owing to the mate's error the skipper's calculations were bound to be wrong.

The ship would be close aboard of Sago Island at midnight, and all of thirty-five miles N.E. of the large island.

The weather began to look threatening at dark, and the wind dropped a bit.

At ten o'clock Captain Brant came on deck to make his final observations.

The wind was still softer, so he calculated a loss of six or eight miles by midnight, which didn't cut much ice with him, as the barometer showed no signs of a dangerous fall.

Returning to the cabin, which was empty, he pulled up the trap communicating with the lazarette, descended and shut it down after him.

He was not aware that his movements were observed by Jack Gale.

Jack was in his stateroom at the time and something impelled him to open his door slightly and look out.

"Now I wonder what Captain Brant is going into the lazarette for?" he asked himself. "Of course he has the right to go there when he chooses, but I don't see any reason for him going at this hour."

The strenuous efforts made by the skipper to save the ship from foundering directly after the gale had deceived the boy as to his real intentions.

He began to believe that Captain Brant had decided not to lose the vessel after all.

In a conversation with Sam Ellis he asked the lad what the space between the two bulkheads under the lazarette was intended for.

Sam told him that there was no such place aboard any ship, and Jack was afraid to explain to him that he had had personal experience with such a vacant enclosure on the Morning Glory.

After thinking the matter over he came to the conclusion that the space had been built for some secret purpose, and that must be the wrecking of the ship.

So when he saw the captain entering the lazarette at such an odd hour he began to have his suspicions that all was not right.

To satisfy himself he determined to take the risk of peeking down into the storeroom to see what the skipper was about.

Crossing the cabin in his stocking feet he gently lifted the trap a couple of inches and surveyed the place.

He saw Captain Brant in the act of descending through the second trap into the space between the two bulkheads.

That satisfied him that all was not right.

The captain pulled the trap down after him which left the lazarette in darkness.

After waiting a few minutes Jack descended into the storeroom himself and opened the second trap.

Looking down he saw the skipper below flashing the lantern along one side of the vessel, near the bottom.

Putting down the light, he picked up a big auger and began to bore a hole right through the planking of the vessel.

He started a second one before Jack woke up to the real meaning of his work.

"He's letting in the water and means to sink the vessel now," breathed the startled boy. "What shall I do?"

He felt that it was his duty to call the attention of everybody on the ship to their danger, but that necessarily would expose the captain as a villain.

Well, why should he shield the skipper under the circumstances?

First of all he decided to call Sam Ellis.

In fact, he would bring him there and let him see with his own eyes what all hands were up against.

He left the storeroom in a hurry and made his way to the forecastle where Sam was asleep.

"Sam, Sam, rouse up!" he called to his new friend.

Sam was awake in a moment.

"What's the matter? Is the watch out? Oh, it's you, Jack! What's up?" asked the young sailor.

"Get into your clothes, quick, and come out on deck," replied Jack, in a tone of suppressed excitement, that told Sam that something unusual was on the tapis.

Sam obeyed and they were soon on the roof of the forecastle.

"Now tell me what is wrong," said Sam.

"The captain is boring holes in the stern of the ship to sink her," said Jack.

"Get out, you're dreaming," replied Sam, incredulously.

"Come with me and I'll prove it to you."

Jack dragged Sam across the deck and into the cabin.

Lifting the trap of the lazarette he said:

"Follow me down."

Sam, full of wonder, did so.

"Do you see this trap?" asked Jack, flashing a match.

Before Sam could answer in the affirmative, the trap flew back, an arm and a lantern appeared, and then Captain Brant's head and shoulders.

It would be hard to say which party was most taken by surprise—Jack and Sam, or the skipper of the Morning Glory.

## CHAPTER IX.

### LOSS OF THE MORNING GLORY.

As the two boys gazed at the face of the skipper the latter returned their stare and then with a deep imprecation rose out of the hole and let the trap fall back into its place.

"What are you doing here?" he demanded, looking as black as a thunder-gust.

"I heard a noise down here and came to see what it was," replied Jack, in some confusion.

"Oh, you did," sneered the captain. "What did you bring company with you for? Afraid to venture alone in the dark?"

Jack didn't know what answer to make to that.

"Don't you know you have no right aft here except when you're called to stand your trick at the wheel?" roared Captain Brant, glaring at Ellis.

"Yes, sir," replied Sam, in an embarrassed way.

"Then why are you down in the lazarette?"

"I came to back up Jack," he replied.

The skipper's eyes flashed savagely.

"Very well," he hissed, "you'll both remain here till I let you out, and that won't be soon," he added with a wicked look.

He strode to the short steps leading out of the storeroom, pushed up the trap, made his way into the cabin and shut the trap down.

Going into his stateroom he brought out a heavy weight and placed it on top of the trap to hold it down.

"Now stay there, you young sculpins," he muttered. "It is clear you know too much for my good. You shall go to the bottom with the ship. Dead boys tell no tales."

The handles of the pumps were kept in the carpenter's room.

The carpenter, who did not belong to either watch, was asleep.

The skipper softly removed them without awakening him and stowed them away under his bunk.

Then he walked on deck to await results.

The night was dark as the caves of Erebus.

Unknown to any one aboard, and owing to the second mate's error in his day's calculations, the ship was heading straight for Sago Island.

The wind had freshened within the last half hour and was now blowing a small gale, which sent the vessel tearing along on her course.

Judging from the looks of the barometer it did not promise to be of long duration, and the rascally captain had no fear that his staunch boats would not easily ride it out.

In the meantime how fared matters with Jack and Sam down the storeroom?

"We're in a nice pickle," said the latter as the skipper disappeared up the ladder and closed the trap upon them.

"All hands are in a worse one," replied Jack.

"What do you mean?"

"What I told you in the first place. The captain has bored holes in the stern of the vessel with an auger to let in the water and sink the ship."

"That doesn't sound reasonable, Jack," replied Sam.

"I don't care what it sounds like; it's the fact. You saw him come up through that trap."

"Yes. I didn't know there was an entrance to the hold that way."

"There is. There's a space a couple of yards wide extending across the ship."

"The dickens you say!" exclaimed the surprised young sailor.

"Lift the trap and I'll flash a match down and that will give you some idea of the place," replied Jack.

The match flared up and Sam looked into a dark void, the dimensions of which he could not gauge.

As they knelt on the edge of the open trap their sharp ears caught the splash of water below.

"You hear that?" said Jack. "That's the water which has come in."

"Then we must get out of here and give the alarm."

"If we can."

"What's to prevent us? Follow me."

Sam dashed up the steps and pushed against the trap, but he couldn't budge it. It was as fast as though it had been battened down.

"Great Scott! We're prisoners!" cried Sam. "If the ship sinks we'll sink with her."

"Nothing surer," answered Jack; "and that's our fate, I fear."

Sam, in a state of panic, pounded with all his might on the bottom of the trap, but his efforts availed him nothing.

"Good Lord! What does this all mean?" he groaned. "Why is the skipper sending the vessel to the bottom now when he tried his best to save her last week?"

"I couldn't tell you why he tried to save her, but I can tell you this much that when the Morning Glory left San Francisco it was not intended she should ever reach her destination."

"How do you know that?" gasped Sam.

"I'll tell you in a few words."

It took Jack fifteen minutes to tell everything connected with his abduction from San Francisco, and Sam listened to his story with astonishment and consternation.

"That's the worst I ever heard," he said. "To send a rotten ship to sea with a worthless cargo in part to be lost. It's an outrage. Why didn't you blow the yarn to the chief mate, and the second mate, too?"

"I was afraid to open my mouth because Captain Brant kept a strict watch on me. He said if I dared say a word to any one about my abduction I'd go overboard."

"If the men knew what they were up against they'd come aft and murder the skipper," said Sam. "I wouldn't feel sorry for him either. He must have had some reason for saving the ship a week back."

"I guess he wanted to get near some island where all hands could escape to the shore, like they did when he wrecked the Shenandoah."

"I'll bet you're right. He was looking out for himself. He doesn't want to run the chances of an open boat any longer than he can help. Well, we're close to the Fiji group now, and many of the islands have good sized white settlements. It is one of them he's aiming for."

"That won't do any good if it is his intention to send us down with the ship."

"He wouldn't dare do that. It would be clear murder."

"He wouldn't dare? Wouldn't my testimony, backed up by what we have both seen to-night, queer the job before the Board of Underwriters, and send the three men in the plot to State prison?"

"I guess it would."

"Under those circumstances do you think Captain Brant wants us to escape?"

"Good Lord!" palpitated Sam. "What shall we do?"

"What can we do? is the question."

As the boys sat facing each other in the dark, almost paralyzed by the realization of their terrible situation, the ship fetched up suddenly against some obstacle with a terrible crash, and the boys were sent flying against the after wall of the lazarette, accompanied by half the goods in the place.

They were both stunned by the shock, and lay as inanimate as the boxes and bundles heaped around them.

The Morning Glory had gone ashore on the desolate Sago Island, and the captain was as much surprised by the catastrophe as any one else.

According to his calculations, based on the day's observations taken by the mate, there wasn't any land nearer than ten or fifteen miles of the ship at that moment.

The shock was so severe and unexpected that the captain and mate barely saved themselves from going overboard.

The helmsman was not so fortunate.

He was thrown clear over the rail and disappeared into the surges.

After striking, the ship careened on her side to some extent, and all the starboard boats were smashed to splinters.

Of course great confusion ensued on board.

The watch below rushed out on deck, as the watch on deck were picking themselves out of the starboard scuppers.

It soon developed that the vessel was hard and fast ashore, and that there was no immediate danger of her going to pieces.

The mates calmed the fears of the men and order was restored.

The captain ordered the two port boats to be provisioned, declaring that his reckoning placed them on the edge of the Fiji group, and that they ought to reach a settlement inside of thirty-six hours at the outside.

He could not understand how the ship had run foul of land, and held a consultation with his mates on the subject.

He declared that the second officer must have made a miscalculation, otherwise the catastrophe couldn't have happened.

It was decided to wait till morning before leaving the vessel as long as the weather was not bad enough to endanger the wreck.

The men, reassured, turned in as best they could for a nap, and so the night passed away and day broke.

The half gale had spent its force by that time, and the sea, though rough, was not bad enough to deter the crew from launching the two boats, which they did soon after sunrise.

It was not till the boats were some distance from the wreck that the two boys were missed, and then those in one boat believed they were in the other.

The captain alone knew where they were, and though he shrank from committing a crime that amounted to murder, he felt that the safety of himself and his fellow plotters depended on the death of the lads, and so he stifled the stings of his conscience, and the boats kept on, a few hundred yards apart, headed for the nearest inhabited island, thirty-five miles away.

## CHAPTER X.

### ON SAGO ISLAND.

The sun was high in the heavens when Jack Gale recovered his senses.

Naturally he was somewhat dazed after the shaking up he had received.

It wasn't long before he realized that something had happened to the ship.

He could feel that she was no longer humming through the seas, rolling and plunging to the sharp surges, but as stationary as a house ashore.

He heard the waves beating against her stern, but with no great force.

There could be only one conclusion, and that was the ship was ashore somewhere.

No sounds came from the cabin above.

The vessel was as silent as though not a soul was aboard of her.

Jack next became conscious of the fact that he was hemmed in by boxes and bags, part of the contents of the storeroom, and putting out his hands felt the head and upper body of his friend Sam Ellis lying across him.

Getting his hand in his pocket he pulled out a match and lit it.

The lazarette was a scene of the greatest confusion, and was tilted at an angle of forty-five degrees.

"Sam, Sam," he cried, shaking the young sailor, whose regular breathing showed that he was far from being a dead boy, though there was no saying what injuries he had sustained by the mix-up.

Sam, however, showed no disposition to move.

"He's still unconscious," muttered Jack. "There's a bag or two across his legs. I hope none of his bones are broken. The ship instead of going to the bottom has gone ashore. That's lucky for us. I wonder how long we've been knocked out, and what the officers and crew are doing?"

Jack let the burned match drop and then proceeded to extricate himself from the mass of stores that formed a barricade about them both.

As soon as he gained his feet he lit another match and saw a lantern swinging from the ceiling.

It had a fresh candle in it which he lighted.

Then he removed the bags from Sam's limbs and pulled his friend clear of the debris.

Sam uttered a sigh and opened his eyes.

"Where am I?" he asked.

"We're still in the lazarette."

"What in thunder happened?" he inquired, scrambling on his legs, which he began to rub as if they were sore.

"The ship has gone ashore."

"Gone ashore!" cried Sam, in astonishment.

"Yes; you don't feel her moving, do you?"

"That's so. We must have hit one of the Fiji group. Well, that's better than going to Davy Jones' locker. Gee! My legs are sore."

"Some of the stuff in here fell on you. I just pulled you out from that hole."

"Thanks, old chap. We got a pretty fierce shaking up. Were you knocked out, too, or did you escape what I got?"

"I was down and out as well as you. I only just got my senses back."

"I wonder how long ago this thing happened?"

"I couldn't tell you."

"We must try and get out of this place."

"Nothing would please me better, but the captain se-

cured the trap, you remember, so it's going to be a job to get out. If we had a hatchet we could cut our way out, but I don't see anything down here that will help us any."

Sam looked around also, and then he ran up the steps determined to make another effort to force the trap.

He put his shoulder against it and to his surprise it yielded readily.

The weight which the captain had placed on it had been thrown against the side of the cabin, a couple of yards away.

"Hurrah!" shouted Sam. "The way is open. Come on."

He sprang out on the slanting floor of the cabin, and Jack lost no time in following him.

"I believe the old hooker has been deserted by all hands," said Sam, looking up the companion-way, and then out through the passage beyond the cabin, the door of which was open, affording a limited view of the deck in the sunlight.

"Let's make sure," replied Jack.

They mounted the companion stairs and gained the poop.

A single glance was sufficient to show that, besides themselves, there was not a sign of life on board.

"We're alone on the wreck," said Sam; "and the ship has been cast upon one of the smallest islands in these seas."

Jack nodded and looked curiously about.

The island was little better than a mass of sterile rock.

Through some strange chance the ship had landed upon the only place where she could have escaped total destruction—a lane between two spurs of rock, that held her partially upright as if in a slightly loosened vise.

Only her stern was in the water, and not much of that.

"She's good for many a day here," said Sam. "The first gale will break up the stern in part, but the waves will never be able to hurt the rest of her rotten timbers. Look at them, how they're split and bulged out. It's a wonder she floated after that three days' gale we went through. If the 'Frisco underwriters could see her now they'd have something to think about."

"If we are rescued soon, and get back to 'Frisco there is no reason why they shouldn't send some inspector out here to examine her and investigate the character of the cargo in the lower hold, since you say she's good to remain here for some time," replied Jack.

"That's right. The skipper and owner would then be up against it hard."

"They deserve to get all that's coming to them, particularly Captain Brant, for he tried to murder us by shutting us up in the lazarette, after boring holes in the bottom of the vessel to sink her. I guess he didn't calculate on running her on this island or he wouldn't have tried to scuttle her."

"She must have been out of her course," replied Sam.

"Well, I'm hungry. Let's get something to eat," said Jack.

There was no lack of stuff to eat on board of the wreck, as the lazarette was full of provisions, though most of it required cooking.

They found that the crew had cleaned out the pantry and galley, which furnished them with enough for the short run they had before them.

The boys made a meal off crackers and canned meat they found in the storeroom and then took their seats on the poop to consider what they would do about getting away from the island.

"We may have to wait here some time before a vessel comes close enough to notice our signals and take us off," said Sam.

"But we've got to stay here, for there aren't any boats left that will swim," replied Jack.

"What's the matter with building a raft?" suggested the young sailor.

"We might do that; but it won't sail."

"We'll rig a spar for a mast, fix a smaller spar for a yard and put canvas on it. There is plenty sailcloth aboard."

"S'pose we were caught in a storm after we got afloat?"

"A raft wouldn't sink in any storm. It would float like a chip. We'll rig lines on it so that we needn't be washed off, and tie the provision boxes down so they can't get away. We can take our time building it in a substantial way, for the weather looks as if it's likely to hold fine for some time."

Jack fell in with Sam's plan, and they started to make the raft right away.

They found all the tools they needed for the work in the carpenter's chest, and they fell to with a will.

The making of the raft furnished them with occupation, too, which kept up their spirits.

It was no easy job to prepare the foundation of their unwieldy craft, for they had to saw the heavy spars into suitable lengths and drag them to the water astern.

The sea was still too rough for them to launch their spars overboard, so they put in the rest of the day preparing their material.

In fact they spent the whole of the next day also this way, and it was not till the second morning, by which time the ocean was quite calm, that they began putting the raft together.

Altogether it occupied them a week, working pretty hard, to complete their craft, and then they had a solid-looking affair, with a well-braced mast and yard, to which a good-sized square sail was attached.

They carpeted the planking with sailcloth, and in the center, near the mast, they piled enough cases of canned provisions, bags of crackers, and two kegs of water, that they calculated would last them a good while.

They enveloped their provisions with a covering of sailcloth, to keep them dry.

The boxes were so arranged that there was room for them to crawl under the sail-cloth and stretch out on a double mattress they placed in there.

Altogether they were quite proud of the raft when they viewed it in its completed shape, ready to put off from the island.

They waited till sunrise next morning and then, with the help of a couple of poles, shoved off from shore, where the light wind caught their sail and the rude craft began to move through the water at a slow rate.

The boys shouted with satisfaction, and noted by the compass they had taken from the binnacle that their course was south by east.

If the wind changed they couldn't keep to that course, for there was no means of guiding the raft.

They were at the mercy of the wind and tide, and must go wherever they were carried.

## CHAPTER XI.

### THE TWO CASTAWAYS OF LONE REEF.

"As we are somewhere near other islands of this group we ought to come in sight of one by to-morrow morning at any rate," said Sam.

"Suppose we do sight an island it won't do us much good unless it's dead ahead, or nearly so," replied Jack. "We can't alter our course to suit our wishes. That is the great drawback to a raft."

"Oh, well, we are likely to get close enough to one of the big islands to be seen by the people on shore, who would come to our rescue."

"But most of the people are natives; and it doesn't follow we shall find them friendly to us. The Fiji Islands were once known for the cannibal instincts of their inhabitants. They used to cook and eat every white person who fell into their hands."

"They don't do that any more; but still they're not all friendly to strangers. We've got a revolver each, with plenty of cartridges, so we ought to be able to protect ourselves, unless we run against a mob."

"I hope we'll have good luck. I'd like to get back to Frisco before, or as soon as, Captain Brant gets there. I want to make it hot for him," said Jack.

"I'm afraid you won't, for he and the crew have the advantage of boats. They have doubtless reached one of the big islands long before this, but their stay on the island will depend on circumstances. The captain knew the location of the island best suited to his purpose, and was able to steer direct for it. We don't know the position of any of the islands, and even if we did we couldn't go there unless the drift of the ocean carried us."

The boys talked for some time about their prospects and then feeling hungry proceeded to sample their provisions.

That afternoon they saw land to the west, but it was a long distance off.

Just before sunset they saw a ship crossing their course, but she vanished in the gloom of evening long before they got anywhere near her.

Next morning they sighted another island ahead, but the tide carried them away from it, and they eventually passed it miles away.

They drifted past one island while they slept.

It was a fair sized one and inhabited, but they never knew how close they were to it at one time.

In the morning it was a mile away astern.

That was the last land they saw for two weeks, and Sam said he was afraid they had passed away from the Fiji group and were floating aimlessly about on a great waste where they wouldn't meet with any islands.

"Then we'll have to depend on being picked up by some ship?" said Jack.

"That's about the size of it," replied the young sailor. "Will our provisions hold out—our water particularly?"

"We've got enough stuff to last us three months, and it's

bound to rain often during that time so that we can fill our casks with a fresh supply."

This conversation was carried on soon after sunrise one morning.

The situation by this time had got to be dreadfully monotonous.

The first thing they had done was to look for a sail, and seeing none they sat down to breakfast and began to talk.

They had finished their meal and were gazing listlessly across the ocean when Sam suddenly sprang on his feet.

"I see something," he cried.

"What do you see?" asked Jack, with interest.

"It looks like a tree growing out of the water."

"Then we must be drawing near a low island. Where is it?"

Sam pointed dead ahead and Jack saw the arching leaves of the tree quite plain.

By slow degrees the tree grew more and more distinct to their vision.

"It's on a low island or reef," said Sam, after a while. "It's a cocoanut tree."

"Strange that there wouldn't be more than one tree. It must be a mighty small place," said Jack.

"It probably is. I've seen a cocoanut tree growing out of the water, where there was no land to be seen."

"You have?" cried Jack, in some surprise.

"Yes. It sprouted on a submerged reef, and made a good landmark for a ship to give a wide berth."

"How did the seed get there to sprout?"

"Just as yonder one did—floated there from some distant island where there were lots of the trees."

"Strange things happen in this world, don't they?"

"Bet your life they do," nodded Sam.

In the course of another hour, they saw low-lying land, a part of it covered with vegetation, and what interested them most was a fair sized hut standing not far from the tree.

"Somebody must have been wrecked on that reef," said Sam, "otherwise the hut wouldn't be there."

"Whoever it was has probably been rescued or died there, for I don't see anyone."

"Maybe several persons were wrecked here, and it is possible they are in the hut, or sitting on the other side of it, that's why we don't see them."

"If there are any men there they should have seen us before this, and shown themselves in the hope of being taken off."

"Well, we'll soon know if there is any one on the reef for we are drifting straight for it. The only advantage the reef will be to us is that it will give us a chance to stretch our legs awhile on dry land, which will be a great relief. We will probably be able to secure a supply of shellfish, which, as we've matches, we can cook and add variety to our bill of fare."

"That will be fine," said Jack, licking his lips in anticipation of the possible treat.

The wind which had wafted their craft toward the reef began to drop, and their progress became slower.

They began to fear that the drift of the tide would carry them away from the land, but they soon found that the tide was setting for the reef and would take them there in time even if the wind died away altogether.

The reef had evidently been there for a great many years, and was probably of coral formation, for it was plentifully sprinkled with vegetation.

Jack wondered why more trees hadn't taken root there, for it seemed a likely spot for them to grow.

"Looks like a poor spot to be wrecked on," he said. "It seems to be mighty shy of anything in the eating line. I'm afraid we may find a corpse or two in the hut when we take a close look into it."

"I shouldn't be surprised. Shellfish is about the only likely thing to be found there, and that is poor nourishment as a steady diet," replied Sam.

At last the raft floated into a kind of sheltered curve in the reef, and the boys sprang ashore, Sam with a rope in his hand to secure their craft to the shore.

The only thing available as a hitching post was the solitary cocoanut tree which grew within a couple of yards of the water.

Sam made the line fast to the base of the tree with a sailor's knot that was sure to hold.

While he was doing it Jack cut a few capers on the ground, and let out a wild whoop, expressive of his joy at treading the land once more.

The whoop produced unexpected results.

Two gaunt looking faces suddenly appeared at the door of the hut.

"Hello!" cried Jack, "there are two men in the hut."

"By George, you're right!" responded Sam.

"They're pretty hard-looking chaps. They put me in mind of the tramps I used to see in Napa County."

"If they've been long on this reef I don't wonder they look like scarecrows," replied Sam. "I'll bet they're glad to see us."

"If they are they don't look it."

As the boys started to advance the two men sprang from the hut with wild cries, seemingly of rage.

One had a club and the other a revolver in his hand.

These they waved menacingly as they rushed at the young strangers.

"Get off Lone Reef!" yelled the man with the upraised club. "The treasure is ours. You'll get no part of it."

## CHAPTER XII.

### THE TREACHEROUS ATTACK.

The boys were rather staggered by the reception they were receiving from the castaways of the reef.

They thought the men must be crazy, made so probably by the suffering they had gone through.

The reference to a treasure made by the man with the club seemed to be positive proof of his unsound mind, for how could there be any treasure on that lone reef?

Sam and Jack, not relishing the belligerent attitude and wild look on the faces of the men, backed toward their raft.

"These chaps are clean off their nuts," said Sam, in a low voice.

"I should say they are," replied Jack. "It looks as if we can't stay here even long enough to get a mess of shell-fish."

"If they were in their right minds they'd be so glad to see us that they'd fall all over themselves with joy," said Sam.

"Sure they would. And they'd want us to take them off on the raft. Instead of that here they are ordering us off the reef, and they don't show the least desire to leave them."

By that time the boys had got back to the raft and stepped on board of it.

"Dive into that cabin of ours and fetch out our guns. One of those fellows has a shooter and if he should take a notion to open fire we want to be ready to protect ourselves."

Jack got the revolvers in a minute.

"You forgot to cast off the line," he said as he handed his friend his weapon.

"I'm not going to hurry off just to oblige those crazy lobsters," replied Sam. "The wind has died away, and we'd have to push along shore with the poles till we caught the current. I don't see why we should leave anyway. We have as much right on this reef as they have."

"What's the good of having a scrap with two crazy men? We might get hurt."

"Why don't you go?" demanded the man with the revolver. "We don't want you here."

"How can we when there's no wind?" replied Sam.

"Where did you come from?"

"From an island in that direction where our vessel was wrecked about three weeks ago," replied Sam, waving his arm toward the northeast.

"Are you the only ones who escaped?"

"No; everybody got off."

"Where are they?"

"I don't know where they are. They took the boats, leaving us behind, and we had to build this raft to get away ourselves."

The two men consulted.

"That fellow talked sensibly enough," said Jack, as they watched the men talking together. "Maybe they're not crazy after all."

"I'm not sorry they don't appear anxious to be taken off on the raft. I don't like their looks, and would hate to have them as passengers. They might take it into their heads to throw us overboard and take possession of the raft themselves," said Sam.

The man with the gun turned around to Sam again.

"Where are you bound for?" he asked.

"The first inhabited land we can run across," answered Sam.

"Will your raft bear a couple of small heavy boxes?"

"Why do you ask that?"

"Because if it will we might make a bargain with you."

"About what?"

"To take us and the boxes off this reef."

"What's in the boxes?"

"There's something valuable in them," he replied, after looking at his companion and receiving a nod.

"I suppose that's the treasure your friend spoke about?"

"Will you take us off with the boxes if we give you \$1,000 apiece?"

"That's a lot of money. Where are you going to get it?"

"We'll get it."

"What are you chaps living on here?"

"If they were in their right minds they'd be so glad to

"We've got plenty of grub."

"You're lucky."

"We'll fetch what we've got left aboard the raft with us, and you can share with us if you're short."

"I'm afraid there isn't room enough on the raft for a lot more stuff. Still if you want to come we'll take you and the food, which you can live on for we've plenty of our own."

"And the boxes, too."

"I don't know about the boxes. What are they full of—money?" Sam grinned.

"No matter what they're full of, they've got to go."

"I'd like to see them before making any rash promises."

"Come along and we'll show them to you."

"I wouldn't go, Sam," whispered Jack. "They may do you up if they get you over at the hut. Then they'd come back and 'do me up.' That would be an easy way to get possession of the raft."

Sam thought so, too.

"You come with me. We'll both keep our eyes on them and our hands on our guns. At the first suspicious move on their part we will be ready for them," he said.

"No, no; only one of you must come," objected the man with the gun, as the two boys stepped ashore together.

"Why not both of us? He goes where I go," replied Sam.

The man shook his head.

"Well, you go along with him, Sam, and the other man can stay with me," suggested Jack.

The men objected to that arrangement.

That kept matters at a deadlock, for the young sailor wouldn't take any chances with the two men at the hut.

He and Jack returned to the raft and left the men talking together near the tree.

The castaways finally returned to the hut and sat down where they could keep their eyes on the raft and its occupants.

"How about hunting for some shellfish?" suggested Jack.

"I'll do it, while you stay on the raft and keep watch on those chaps. It is my opinion they are conniving together for the purpose of getting possession of the raft and sailing away. Their talk about a treasure, and giving us a thousand dollars each for taking them to the nearest land, is, of course, all tommyrot. It seems a shame for us to go away and leave them on this reef, but I feel sure we'd regret it if we gave them passage."

"You told them if they'd bring their food on board and live on it we'd take them," said Jack.

"I know I did, but I've changed my mind. We'd have to sleep with one eye open all the time, for we couldn't trust them a single moment."

Sam, with his revolver in his pocket, started to look for a mess of shellfish among the coral rocks, and was soon busy gathering a supply in a large pan.

The two castaways made no attempt to interfere with him.

When he had gathered as much as he could carry he brought sea food back to the raft.

Breaking up an empty box Sam made a fire on the beach and added a lot of dry vegetation to it till he obtained a bed of glowing embers.

In this he buried the shellfish, and in the course of twenty minutes or so the food was well cooked.

After it had cooled enough to handle he carried it on the raft and with the addition of salt the two boys made a palatable meal.

"That was fine for a change," remarked Jack.

"You'd soon get tired of it if you had nothing else," replied Sam.

"I wish a breeze would spring up. The sun is pretty hot," said Jack.

"It is hot, and liable to be hotter still. See how glassy the sea is. Let's get under our sailcloth."

"One of us must keep his eye on those men."

"I'll do it," replied Sam.

So the boys crawled into their cabin, but found it so hot there that they had to raise the canvas roof as high as they could and leave the sides open.

This was not an easy job as the boxes and bags were so tied down to the raft that they couldn't shift them about.

They talked for a while, but the heat made them sleepy, and they had great difficulty in keeping their eyes open.

Jack finally fell asleep, and in a little while Sam fell into a doze, too.

An hour passed and all was quiet on the raft.

The day waxed hotter and hotter, and the sea became like a sheet of molten glass, too dazzling for the eye to rest upon.

The men had retired to the shelter of their hut, but they did not fall asleep.

"The boys are asleep. Now is our chance," said one of them. "We'll creep over to the raft, knock 'em on the head, and toss 'em into the sea for the sharks to feed on. Then we'll be able to get away from this reef with the treasure."

"I'm ready to do it," replied the other. "We've been here two months now and our provisions are getting low. When the grub is all gone there'll be nothin' but shellfish to keep us alive. This is a chance we can't afford to miss. The boys have food which will help us out until a ship picks us up."

The first castaway nodded, got up and peered in the direction of the raft.

"Come along," he said, cocking his revolver.

His companion snatched up his club and followed him outside.

They walked cautiously down to the water's edge where the lumbering craft was drawn up close to the shore.

Not a sound came from under the canvas.

The men stepped aboard, their weight bearing the raft down a bit.

That little thing saved the boys.

The rising of one end of the float causing Sam to fall over on his side, and that awoke him.

Then it was he heard the low tones of the two castaways outside, and he suspected that they were up to no good purpose.

He shook Jack into wakefulness.

"The men are on the raft," he said, in his companion's ear. "Get your gun ready, but pretend to be asleep."

At that moment the end of the canvas was cautiously lifted, and under their half closed eyelids they saw the men peering in at them.

Reassured by noting that the boys appeared to be fast asleep they lifted the canvas further and further until the boys were fully exposed.

The fellow with the revolver raised his gun and was in the act of covering Sam, while the man with the club lifted his weapon to brain Jack, when both boys, without altering their positions, opened their eyes, threw up their arms and fired point blank at their would-be murderers.

Both bullets reached their mark, and the castaways, with hoarse cries, fell backward into the sea.

## CHAPTER XIII.

### CONCLUSION.

Sam and Jack sprang on their feet and looked over the barrier of boxes as the two bodies hit the water with a splash.

The tide, which was on the ebb, carried them away from the shore, but in spite of their wounds they began to swim back the moment their heads reappeared above the surface, which showed that the chances were they were not fatally hurt.

"We'll fix you!" roared one of the castaways, after blowing a stream of water from his mouth.

The other said nothing, but there was murder in his eye.

"Keep away from this raft," cried Jack, "or we'll plug you again."

The men turned and headed for the shore.

At that moment there was a commotion in the water, and the dorsal fins of two sharks shot toward the swimmers with the speed of an express train.

"Look out!" warned Sam. "Swim for your lives. There are two sharks after you."

Both boys took aim at the fins and fired.

The sharks might have been hit, but the bullets did not stop their rush.

Just as the boys fired again at the monsters one of the castaways threw up his arms with a shriek and was drawn under the water.

A moment later the other uttered a similar yell and disappeared in the ensanguined water.

The sight was a horrible one to the two boys, but they had done all they could do to save the rascals who thirsted for their lives.

"They're gone," said Sam, as the water resumed its customary placid aspect.

"They had a terrible death," said Jack, with a shudder.

"Well, they deserved it," replied Sam, coolly. "Those sharks would have made a meal off us instead of them if I hadn't woke up in time to thwart the rascals."

Jack had to admit that his companion had only told the truth, for the actions of the two castaways showed that their intentions when they came aboard the raft were murderous.

"Let's go and investigate the hut now," suggested Jack. "We'll take possession of any food the men have left."

Sam was willing and so they stepped ashore and walked over to the dwelling.

It was a good sized building, constructed of pieces of a wreck, and was covered with a piece of canvas to keep out the rain.

Inside were a large chest, in which the boys found a supply of canned goods and hardtack, two pair of blankets, some rope and blocks, an axe and other tools, evidently used in the construction of the hut, and a bunch of sail-cloth against one of the walls.

Pulling the canvas aside the boys found two iron clamped boxes.

"I wonder what's in them?" said Sam, as he lifted the end of one with some difficulty.

"Maybe the treasure the castaways referred to," replied Jack. "Those are clearly the boxes they wanted us to take on the raft."

"Treasure!" cried Sam, with glistening eyes. "That means money, I suppose. They're heavy enough to be filled with gold. Gee! If they're full of money our fortunes are made for sure. But how in thunder did it get here?"

"They probably saved the boxes from the wreck of their vessel, knowing the value of their contents."

"Lord, here's luck!" cried Sam, in great glee. "If these chaps had acted decently they'd have been alive now, and we would have carried them and the boxes off with us. Now all the treasure belongs to us."

"I'd like to make sure that there is money in those boxes," said Jack. "Can't we open them some way?"

"It's a pity to smash them. I think we can take the chances from the looks of them that they contain something worth carrying away."

At that moment Jack spied a key near one of the boxes that looked as if it belonged to them.

Snatching it up he thrust it into the nearest lock, turned it and threw back the cover.

The box was crammed full of \$20 gold pieces.

Both boys uttered a shout as their eyes fell on the coin. "We're rich!" shouted Sam.

Jack opened the other box and found a similar amount of double eagles.

The boys could not rest satisfied till they had counted the coin.

Each took a box and began the pleasant job.

The result of the count showed \$40,000 in each box.

They replaced the money and then Jack relocked the boxes.

"If we can get those boxes to 'Frisco," he said, "we'll be made for life."

"Bet your life we will," returned Sam, in a tone of satisfaction.

"We'll take them aboard the raft at once," said Jack.

"I think we'd better sew them up in sailcloth first," said Sam.

"What for?"

"Why, if a ship comes along and takes us off the raft the people aboard will suspect the nature of their contents, and ask us how we came by them."

"They'll suspect anyway from the weight, won't they?"

"A canvas cover will hide their looks at any rate. I saw a sailor's kit in the chest. It doubtless contains needles and thread."

Sam got the kit and found a complete sewing outfit, with a pair of small scissors.

The boys set to and in the course of an hour had put a canvas wrapping around the two boxes.

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Then they removed them to the raft.

By that time a breeze had sprung up with the setting of the sun, and the raft tugged at its mooring rope.

The boys carried the sea-chest aboard with its small quantity of provisions.

They decided not to put to sea till the morning, so they built another fire and added shellfish to their evening's bill of fare.

After a long and enthusiastic conversation about their future prospects, which looked glowing to them in spite of the fact that they were on a lone reef in the midst of the vast South Pacific Ocean, with no immediate prospects of a rescue, they turned in and slept till after sunrise.

The breeze still held so they took their breakfast ashore, exercised themselves along the length and breadth of the reef, and finally returned to the raft, and releasing the mooring rope, poled themselves clear of Lone Reef.

Several days passed, the vast sea and the arching sky for their only prospect, and then late one afternoon a full rigged ship hove into sight, heading directly for the raft.

An hour or two later, just as the setting sun brought their sail into bold relief they were seen by the lookout.

Half an hour afterward they and their two treasure boxes were safe on board the clipper ship *Midnight*, Captain Strong, bound from Sidney to San Francisco.

They dined with the skipper and chief mate, and had an interesting story to tell of their adventures while adrift in the sea.

They made no mention of the treasure, nor did Jack say anything about the secrets connected with the Morning Glory.

"This is great luck," Jack said to Sam that night as they sat on the forecastle deck and looked at the rising of the full moon on the edge of the watery horizon. "Just think of being picked up by a ship bound straight for 'Frisco."

Sam admitted that their good fortune was certainly in the ascendant.

It was arranged that Sam should turn in and work his passage with the crew, while Jack, who was no sailor, agreed to make himself useful as cabin boy, though the captain did not actually stand in need of his services.

Jack bunked with the steward and the heavy boxes were stowed in his room.

Two months later, after a quick passage, the *Midnight* came in sight of the low-lying shores of California, and late in the afternoon she was off the "Heads," waiting for the flood tide to help her across the bar.

Her arrival was reported at the Merchants' Exchange, and the newspapers printed it next morning among their marine intelligence.

It was dark when she passed through the Golden Gate, and anchored within view of the frowning battlements of the fort on Alcatraz Island.

The boys were eager to get ashore with their treasure boxes, but they couldn't leave the ship that night.

After breakfast the captain prepared to go ashore to report his arrival to the owners, and he agreed to take the boys and their boxes.

They landed at Pacific Street wharf and while Sam stood guard over the treasure Jack went off to find an express wagon.

An hour later the boxes were deposited in the vaults of

the California Bank, with both boys' names down as depositors of the articles.

They then went to a cheap hotel in the lower part of Montgomery Street and registered.

After dinner Jack started for the home of the Masons in Tehama Street to surprise the family and look after his trunk and other belongings which he had unavoidably left there when he was spirited off to sea.

His appearance took Mrs. Mason's breath away, and after she had recovered from her surprise she naturally wanted to know where he had been for the last five months or so, and the cause of his mysterious disappearance.

Jack told her the whole story, without reservation, and the recital of his adventures much amazed the good woman.

Her sons and daughters were at work so they didn't learn about Jack's return until they came home later on.

As the boarder who had taken Jack's place had just left the boy said he would be glad to come back if Mrs. Mason was willing to receive him.

"Of course you may come, Mr. Gale. We'll all be delighted to have you with us again. Your trunk and other things are safe, and I'll have them moved into the room this afternoon."

"All right. Could you accommodate a friend of mine—a young sailor? He can room with me, and I guess you can find room for him at the table."

Mrs. Mason said he could come, and Jack then hurried away.

He met Sam at the corner of Montgomery and California streets and they went to the Merchants' Exchange together.

Here Jack made inquiries about the Board of Underwriters, and was given the address of the secretary.

They found that gentleman in his office, and the story Jack told him, backed up in a measure by Sam, opened that person's eyes pretty wide.

He questioned Jack closely, and then made an arrangement for him to call at the office next day.

Both boys were on hand and found the full Board awaiting their appearance.

Jack went over his story again, which was taken down by a stenographer, and he afterward signed it under oath.

Jack learned that the loss of the Morning Glory had been duly reported, and after an investigation, at which Captain Brant and his officers and men were witnesses, the total amount of the insurance had been paid.

He found out that the captain was in town, as Mr. Sharpley had not engaged him to take out another vessel, which led people in the shipping world to think that the ship-owner had soured on the captain for losing two of his ships.

Jack was told to keep out of the way till wanted, as the Underwriters were going to send a steamer to Sago Island to investigate the wreck of the Morning Glory if it was still there, and they didn't want Mr. Sharpley, or Captain Brant, to learn of his presence in the city.

The steamer was chartered and ready for sailing inside of a week, and the Underwriters decided that it would be well to send both Jack and Sam on the vessel.

Before the steamer sailed the boys got their money out of the two treasure boxes and made a special deposit of it in the bank, then they sailed away across the Pacific once more.

The wreck was found sufficiently intact to prove all the points Jack had told the Underwriters, and so on the return of the steamer, Philip Sharpley and Captain Brant were treated to the surprise of their lives.

They were arrested and charged with their double crimes.

In due time they were tried, and Jack was the chief witness against them.

They got fifteen years on each count at San Quentin, and that was almost as good as a lifer for the skipper, who was over fifty.

A civil suit against Geo. Sharpley & Co. resulted in the breakup of that house, and the money recovered was divided among the insurance companies interested.

At the end of it all Jack Gale was presented with the sum of \$5,000 by the Board of Underwriters, and Sam was paid \$1,000.

Jack, taking Sam with him, paid a visit to the little village in Napa County where he had lived with his aunt, Miss Stebbins.

Here another surprise awaited him.

Lawyer Croker had just died and willed everything to Jack.

A sealed private letter, addressed to Jack, was handed to him by the executor.

When Jack opened it he found that it was a kind of confession.

Lawyer Croker said he had, through artifice, got Miss Stebbins to sign a will specially drawn up to suit himself in place of the one she had told him to make out.

The right will would have made Jack heir to the bulk of the old spinster's property and given the servants much larger legacies.

Thus Jack found himself about \$15,000 richer than he expected.

He did not make the lawyer's confession public, but burned it so that no one would ever learn of his duplicity.

He afterward made up to the servants the amount they would have received had the proper will been probated.

Jack and Sam went into the ship chandlery business together in San Francisco, and to-day are recognized as solid men of the town.

They married the two daughters of Mrs. Mason, and now live on Van Ness Avenue in very handsome houses.

But rich and prosperous as they now are, largely through their own efforts, they privately admit that their good fortune is really due to their adventures when adrift in the sea, and the treasure they found on Lone Reef.

THE END.

Read "THE YOUNG WALL STREET JONAH; OR, THE BOY WHO PUZZLED THE BROKERS," which will be the next number (222) of "Fame and Fortune Weekly."

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# Fame and Fortune Weekly

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## GOOD STORIES.

When lots in Melbourne were first put on the market in Sydney, N. S. W., in 1835, the real estate speculators of that day declared that in ten years Melbourne would soon be a large city. "Yes, a city of kangaroos," declared a scoffer. It turned out that the discovery of gold near Melbourne a little later advanced \$100 plots, in some cases, to a value of from \$100,000 to \$250,000.

This year the Swiss celebrate the centennial anniversary of their struggle for independence. With the intention to gull tourists, they have already manufactured a vast number of antiquities. For instance, a new flag is cunningly "aged" and made to resemble a centenarian by a process which includes fading the colors in the sun, bespattering it with tallow and laying it in the granary, where the hungry mice soon give it the necessary tattered appearance. Finally it is subjected again to the rays of Father Sun, is mounted on a worm-eaten, broken staff, and is then ready for the seeker of centennial trophies.

M. Cheron, the Under Secretary of State for the French navy, is showing as much solicitude for the sailors as he did previously for the soldiers. Quite recently he obtained a vote from the Government by which every soldier in the French army is now provided with socks at the State's expense. M. Cheron has been paying a surprise visit to Cherbourg, and among other things has been looking closely into the wearing apparel of the soldiers. He was struck by the fact that the wardrobe provided by the State did not include any handkerchiefs, and he at once came to the decision that henceforth the outfit of every sailor is to include two handkerchiefs.

Adolph Raad, who formerly lived at 110 Luquer Street, Brooklyn, was buried in Greenwood Cemetery recently, the coffin containing one-half of a loaf of rye bread, the other half of which had been buried with Mrs. Raad four years before. The aged couple were born in Ludenbach, Germany. They purchased a farm in what is now Flatbush, and as the city gradually encroached upon their farm land they cut it up and sold it, until they were soon able to retire comfortably. There is an old German custom of making a wish whenever a fresh loaf of bread is cut. On September 7, 1904, Mrs. Raad had just made the customary wish, and was about to cut a loaf, when she dropped dead. The husband cut the loaf and put half in his wife's coffin. The other half was preserved in a tin box, the neighbors having been instructed to put it in his coffin.

A group of friends were discussing William Winslow Sherman, the old banker, who died not long ago. "He had the coolest nerve of any man I know," said one. "Three or four years ago, when Sherman was an old man, and partially crippled by reason of a fall from a horse, he entered his bedroom late at night to find a masked burglar ransacking it. The thief had a big gun trained on Sherman in a minute. The banker just waved it aside with a tired hand. 'Put that away,' he said irritably. 'Let us discuss the matter like gentlemen.' The burglar was so surprised he laughed. 'Now, you could hurt me, if you wanted to, and might get away with some little knick-knacks,' said Sherman. 'But you might be caught, and there's a slight probability that you could dispose of my toilet articles profitably. What would you consider a fair cash proposition to go away?' They talked it over in all peace. The burglar thought he ought to have \$10, but Sherman, after inquiring into the man's habits, said \$8 was enough. 'You see,' he said, 'you're a known thief. If this were your first offense I'd pay your price; but now the police have your picture you ought to be glad to accept any fair compromise and run no risk.' The burglar finally agreed to take \$8. Sherman pulled out a \$10 bill. 'Give me \$2 change,' said he. And he got it before he paid."

## JOKES AND JESTS.

"Have you a tank in the building?" inquired the inspector from the insurance office. "We hav," admitted the janitor. "What's the capacity?" "Faith, an' Oi niver had money enough to foind out."

**Mrs. Avenue**—My good woman, it would give us great pleasure to help to broaden your life. Do you believe in the club for women? **Mrs. Tenement**—Sure, mum, the old rolling-pin is easier to handle and yet as good.

"No, sir," said Peckham, "I won't accept that picture. It doesn't look like my wife at all." "Well, you ought to be thankful for that," replied the artist, "but some men are so easily pleased that it's difficult to please them."

"That young man stays until an unearthy hour every night, Doris," said an irate father to his youngest daughter. "What does your mother say about it?" "Well, dad," replied Doris, as she turned to go upstairs, "she says men haven't altered a bit."

"When I landed in Chicago," said the self-made man, "I didn't have a cent in my pocket." "Huh," rejoined the ordinary person, "when I landed in Chicago I didn't have even a pocket." "Why, how's that?" queried the party of the prelude. "I was born here," explained the O. P.

**Young Wife**—I want you to promise me one thing. If we would avoid trouble, we must live within our means, and, to help me in doing this I want your promise that you will never run in debt. **Young Husband**—I will promise, my love; if I ever get in debt I'll let the other fellows do the running.

"Th' tariff smacks some of us purty hard," said Meandering Mick as he toyed with a dangling tatter. Wandering Willie rolled his eyes toward his old friend and companion of the road. "An' where does it hit you so hard?" he asked. Mike exhaled a sigh that made the adjacent atmosphere shudder. "It hurts me to do it," he answered, "but I've made up me mind not to buy an imported steam yacht this summer."

## A DESPERATE DEED

By Kit Clyde.

The scene was an office in Broad Street one morning in the fall of the year. The street door of the office of Markland & Co., money brokers, opened very suddenly, a gust of cold wind blew in, making the clerks shiver, and then a tall man, attired in a neat suit of black, wearing a plain caped coat, a high silk hat, patent leather shoes and dog-skin gloves walked in in a timid, shrinking way.

"Ah, good-morning, Roger Clifford. Glad to see you."

"Mr. Markland, I called in reference to the note for one thousand dollars I gave you three months ago, indorsed by my employer."

"Ah, yes. Do you want to pay it?"

"No—not exactly. I wanted to get it extended."

"Well, Mr. Clifford, I am sorry I cannot accommodate you."

"Why not? I will pay you the interest—double interest, if you want it," nervously said Roger Clifford.

"The reason I cannot help you, Mr. Clifford," said the foxy little broker, interrupting him, "is simply because I sold your note to a friend of mine."

"Good Heaven!" flashed through Roger Clifford's agonized mind. "The signature of James Stafford, indorsing that note, was a forgery of my own making at the time I became so desperate for the want of money to pay my debts of honor. Markland promised to keep the note until I redeemed it, but the old rascal has played me false, and now the purchaser of the note may go to my employer, show him the note, Stafford will at once discover the forgery I perpetrated, and then he will have me thrown into prison."

"Who is the person who bought it?"

"The gentleman told me to say his name was not to be mentioned."

"Can you not do me a favor, Mr. Markland?"

"That depends entirely upon what it is."

"Ask the purchaser to wait until to-morrow to present the note, and I will meet him here in your office to pay it."

"Oh, I guess he will accommodate you, as he is not a man who is ever in much need of small amounts of money. I will ask him for you."

"Thank you," said the cashier with a sigh of relief, and bowing very profoundly to Mr. Markland he left the broker's office.

A moment later he walked into the banker's office and went to the closet, divested himself of his hat, coat and gloves, and proceeding to his desk, bent over his accounts, meantime wondering how he was to get out of his financial difficulty. The only conclusion he could arrive at was to borrow the money from his employer, and a few hours later he went over to James Stafford's desk and asked for the amount. The banker looked at the unhappy man pityingly.

"See here, Roger," he said in kind tones, "you are certainly overstepping yourself. You have been with me for twenty years now, and I have implicitly trusted you in everything. But you are living beyond your income, like a great many other foolish, improvident men, and must reach the end of your resources at last."

"Moreover," continued James Stafford, "I fear you have contracted dissipated habits. Your eyes are hollow—your hands shake and tremble, and I often detect the odor of liquors you have been drinking. You have a respectable family, Clifford, and ought to behave yourself like a man. Do you want to go to the dogs? I hope not."

"He suspects me," thought the unhappy cashier, as a pang of remorse thrilled him. "He is good to me. I ought to be ashamed. But I have the gambling craze on me, and am too weak-natured to throw it off."

During the day Mr. Markland, the broker, came in, and at the first opportunity, in passing Clifford, he whispered:

"The man who bought your note will wait until to-morrow noon."

"Good!" muttered Clifford, flashing a grateful glance at the sly little broker. Then Mr. Markland nodded and smiled, and glided out of the door.

Thousands upon thousands of dollars came into Clifford's hands that day for his employer, and he entered it in the books, wishing with an insuperable longing that a portion of it was his own; then the gold was put into little canvas bags, with the amounts specified on tags, and the greenbacks were counted out and stacked in little heaps, and pinned up with bands of paper, and all of the money was stacked away in the huge, burglar-proof safe; then the business of the day was finished. How longingly Clifford glanced back at the huge safe as he put on his hat and coat to leave the office!

As he gained the sidewalk, Mr. Stafford was coming down the steps from his office, but the cashier did not notice him, for his attention was suddenly called to a flashy-looking man, who evidently had been waiting for him to come out. This personage was a well-known thief and gambler, whom Roger Clifford had recently met in a resort wherein he had lost all he had at playing cards.

"Hello, Clifford—I've been waiting for you some time."

"What do you want?" muttered the cashier, reddening.

"Dust! You owe me a hundred, and I'm dead broke."

For an instant it seemed to Clifford that he would groan aloud.

It made him desperate. He was menaced on all sides.

Then an idea flashed across his mind that fairly made him shudder. He took a sudden resolution, though, and in the very desperation of the thought he grasped his companion by the arm, and dragging him down into Broad Street, he said in low, hoarse tones:

"You come with me, Joe Wilson—I want to talk to you."

A shade of surprise crossed the face of the banker as he watched his trusted clerk walking away with the flashy-looking individual.

"A gambler! A veritable gambler!" he muttered. "Nice company for him!"

There was a buffet saloon in the basement of a house on Broad Street, and the cashier hurried his companion in, and they entered one of a row of small compartments at one side.

A bottle of wine was ordered, and when they were served and the waiter had gone out, Clifford locked the door and seated himself opposite his curious companion at the small, round, cherry-wood table, on which the bottle and glasses stood, gleaming in the light of the gas jet overhead.

"Well," said the gambler, "and now, what are you up to?"

"Wilson, I am driven to desperation for want of money."

"Are you? That is too bad," laughed the gambler.

"There is only one means by which I can get it," the cashier continued rapidly.

"And what is that?"

"By a robbery."

"Are you going to commit a robbery?"

"No. I would not dare. I want you to do it."

"Explain yourself."

"You know I am cashier of James Stafford, the banker?"

"Of course I do. Well?"

"If I told you the combination to open his safe, could you do it?"

"I certainly could, and would."

"The safe contains over seventy thousand dollars."

"Jingo! that would be a nice haul."

"If you will do the job to-night, and give me half, I will tell you how the job can be done."

"If you mean business, and are not joking, I will do it."

"Mean it? Of course I do," said Clifford determinedly.

"Then it's a go. Shake."

They shook hands over it, and opening the bottle each took a drink.

When they had finished their libations, Clifford continued:

"The only difficulty will be for you to get into the building."

"Is there a watchman there?"

"Yes."

"Then I will get in!"

Clifford then told him the combination of the safe and several other details.

"Another thing," he said in conclusion. "Besides myself, only Mr. Stafford knows how to open the safe. You must make it appear as if you forced the safe open, or suspicion will fall upon me sure."

"Why?"

"Because Stafford knows how hard up I am."

"Very well. You must prepare an alibi."

"I will. I will go to Mr. Stafford's house."

"That is the best thing in the world."

"But I must see you to-night, after the job is done."

"You can do so. Name the locality, and I will be there."

"Meet me on the Brooklyn Bridge at twelve o'clock. I will be strolling along the foot-path, on this side of the New York tower, below the stairs."

"Good. You can go there after you leave Stafford's house. The robbery will be committed by ten o'clock, in order that the watchman will know the time and report it when he gets free. As soon as I get the money I will go directly to the bridge and give your share; then I will skip."

"You are a trump, Wilson! If you are pursued, or anything should occur, you will know me by the way I am dressed. I will wear this silk hat, caped coat, and gloves."

They continued their conversation at some length, finished the bottle of wine, and the cashier left his companion and went home.

He was moody and morose over his proposed villainy, could eat no supper, and went out about eight o'clock, after telling his wife he would return late, and made his way to James Stafford's magnificent home on Fifth Avenue. He was ushered into the parlor, and was informed that the banker had not yet returned home from his place of business. Mrs. Stafford came in, and seemed to be very much depressed in spirits over her husband's absence.

The cashier was careful to call her attention to the time he entered, and made up his mind to remain until his employer returned.

Keeping the alarmed lady engrossed in conversation, the time passed by until the clock struck ten. Then there came a ring at the door bell. A moment later a servant handed in a telegraph dispatch. It was from the banker, apprising his wife that the cab horse he usually hired had become frightened and ran away with the vehicle.

He had jumped out, sustained a blow that rendered him unconscious, but fortunately was not injured to any extent, and assured her that the people into whose house he had been carried had taken good care of him. He said he would be home within a short time.

There was no reason why Clifford should remain any longer.

He therefore bade the lady good-night, and retired.

A hack carried him downtown to the bridge, and after dis-

missing it he laid down a cent at the box office and walked out on the foot-path.

The man was haunted by the horrible fear that the thief would play him false. It goaded him to a frightful pitch of excitement.

A glance at his gold chronometer showed him it was after eleven o'clock. He had scarcely replaced his watch in his pocket when there suddenly sounded the rush of feet behind him, and the next instant two figures dashed by. One of the men fell, and the other sprang upon him, when a terrible struggle ensued. A bridge policeman was hurrying toward the scene of the struggle, and as Clifford's eyes fell upon the man under the other on the walk he saw that it was Joe Wilson, the thief.

A pair of handcuffs were snapped upon Wilson's wrists just then, too.

With a groan, as a veritable panic seized him, Clifford sprang over the railing to the cable-car track, climbed over the stone wall and rushed down the horse road. Just then a cab came along, and he saw a bridge policeman cross his path. Wild with dismay, he paused and flung his arms upon the stone guard-rail under an electric light. And clutching a glove in one hand, he seized his hair with the other in a violent paroxysm of despair. His hat had fallen to the ground.

"I am lost!" he groaned in agony. "Lost! Lost! Lost!"

Just then James Stafford alighted from the carriage, and reaching out his hand he touched the despairing man on the arm.

He was attired exactly like his cashier, and had a stern look of resolution upon his face that seemed to be struggling against the pity that filled his heart to overflowing.

"Roger!" he exclaimed in deep, sonorous tones.

"Mr. Stafford!" burst from the wretched man's pale lips as he recoiled in affright and gazed into the grave, accusing eyes of the man who had trusted him.

"I know everything, Roger. I saw you join the thief, and I followed you to that saloon. Hidden in the compartment next to yours I overheard the whole plot. I might have prevented the robbery, only I was injured in an accident after I followed you out of that saloon. The horse ran away. But when I was able to leave the house wherein my unconscious body was carried it was too late to prevent the robbery, so I purchased a coat like yours in order to resemble you, and with the policeman in citizen's clothes, who just captured Wilson, I came here. He mistook me for you, and gave me your share of the booty. Then the officer ran for him, he fled, but now that he is captured I will recover the rest of the money."

"And I," brokenly said Clifford, wringing his hands, "will go to prison."

"You ought to, for you already had added forgery to your criminality. I noticed long ago your want of money, and suspecting you had you watched. The result was that I found out about the note you gave Markland & Co., and I bought it to save you from disgrace. Here is the note with its false signature—and this is the end of it!"

He tore the note into fragments and threw the pieces away.

"And now?" Clifford faintly gasped, as an imploring look shone in his dilated eyes.

"And now—can you turn over a new leaf and become a better man in future?"

"With God's help I can!"

"Then I forgive you, Roger, and hope this will teach you a good lesson."

He could have cried for joy, but the good-hearted man only considered that he did more good that way than by sending him to prison, and Clifford did not go with Wilson, but became a reformed man.

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